JOHN BULL

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The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

By the time these lines are read, the General Election will, for all practical purposes, be over. We write on Monday, with the result of only the first day's encounter before us. Perhaps before we actually go to press, we shall know more. So far, things are turning out just as we anticipated. Mr. Asquith and his Government will remain in office, but with much less force behind them. So far as Saturday's London polls go, whilst only three Liberal seats have been actually lost, the others have had a dreadful fright—Captain Cecil Norton, for instance, a popular whip, getting in by 412 as against 2,021 last time; whilst Mr. Collins keeps his seat for Kennington by 381, instead of 1,585; Mr. Wiles, for South Islington, by 730 against 1,615; Mr. Waterlow, in North, by 31 against 766; and so on. Against this, there are the remarkable Opposition results at Fulham and Hampstead. Still, on the whole, the London Liberals did rather better on the first day than seemed probable—that is to say, most of them just kept their seats instead of losing them.

Of course, the election in which we take the greatest interest—and which in many respects will be one of the most interesting in the whole country—is that for South Hackney, where we have raised the banner of a Business Government. We thought we were doing fairly well, but our nerves have received a rude shock, for here is the *Standard* heading its review of the position in the Three Hackneys, "Defeat in Sight for Mr. Bottomley." And we had hoped to do so much in the next Parliament! Defeat in sight! We must really take to spectacles.

We predicted last week that the first day's fatalities would "comprise some well-known, as distinguished from famous, soldiers." Here they are—Pike Pease, Joynson-Hicks, Sir John Benn, Sir George Doughty, Mr. Buckmaster, Sir John Barker, Sir Edward Tennant, Mr. Maddison, Mr. Bellairs, and Sir Henry Norman. We should be disposed to offer an opinion that in one or two instances the defeated men will not be missed, or, if they are, that they will be missed more than wanted, but *De mortuis nil*—you know the rest.

Mr. Chamberlain has been wonderfully prolific in the way of manifestoes, but we are not reassured about his health when we notice that they are culled from his old speeches and have very little to do with the topics of the hour. And we are more than ever suspicious about the genuineness of these effusions when we come across such a maladroit sentence as this:—"You have an opportunity of trying Protection; you will never have it again." Amen!

From the *Evening Despatch* of Edinburgh:—"Would Mr. Walker support Mr. Bottomley's scheme for the Government taking over all unclaimed Bank Balances?" Mr. Walker: "I think you would find a united Labour Party on that question. You can count upon this—that there is not a solitary labour representative who will not back Bottomley in his attempt to get these Bank Balances made the property of the State." And, then to think that our defeat is "in sight"!

At the time of going to press, the following casualties are to hand:—Mr. Harold Cox; Mr. Claude Hay; Mr. Chiozza Money; Lord Robert Cecil; Mr. G. S. Bowles. Mr. Cox is the victim of a split; Mr. Hay of an indiscretion; Mr. Money of unswerving fiscal orthodoxy, and Lord Robert Cecil and Mr. Bowles of a pretty little plot.

Further news is that Mr. Crooks and Mr. Steadman have gone down. Crooks ought never to have been in the House—his place is at the street corner; whilst Steadman—well, he required a rest. "P. W. W.," of the *Daily News*, will now also be able to give his undivided attention to journalistic work. Next week we shall give our personal impressions and recollections of the defeated members of the late Parliament. Speaking generally, they will not leave a very appreciable gap in the House; and, in any case, their absence will be more than compensated for by the presence of Lord Charles Beresford, Lord Hugh Cecil, and Mr. Gibson Bowles.

John Burns has saved his bacon, and his seat, after all—which is well. From a purely business point of view, he was the success of the Government, and we shall be surprised if he does not get promotion. What price the Home Office?

And what price the Rev. Sylvester Horne for Chaplain of the House?

A reader writes us:—

> There is no question that the Tories have suffered considerably in this election from the lead of Mr. Balfour. Whether Mr. Balfour's heart is not in the new Protective policy, whether or not he has been driven into it as the alternative of losing his prestige and position in the councils of the party, "feeble" would not be an inaccurate word to describe his leadership in this supreme time of crisis for the Tories and all that Toryism represents in the State and the nation. He has gone into the fight without ginger. His speeches are as dull as ditch-water and have fallen as flat as a pancake. They have illuminated nothing and inspired nobody; and it is not too much to say that if his party suffers heavy defeat at the polls it will be due to his vacillation on the one hand and his want of spirit on the other. For the practical purposes of the Protectionists one Joe would have been worth ten Arthurs.

But Mr. Balfour is ill.

Probably the reporters attached to London police-courts are much to blame for encouraging the magistrates in their efforts to make "copy" for the newspapers. Even a police-court reporter has to live, and recognising this fact it may be that magistrates say a great many silly things in order to keep the wolf from the doors of their beloved journalistic *confrères*. Take the remarks of Mr. Lane, who retired from the West London magistracy the other day. A man was brought before him for disorderly conduct at a Liberal meeting. "What was it you objected to?" asked the magistrate. "You may be right, and if you are I'll let you go." "Free Trade," responded the culprit. "Quite right," answered the Stipendiary; "your politics are sound. You may go." Of course, the explanation is that the charge was a trumpery one of its sort, that he would have got off anyhow, and that the magistrate merely decorated his decision with the dazzling lamps of wit to give the reporter a lift. In other words, the departing magistrate made himself look silly that the hungry might be fed.

Dr. Clifford is one of the signatories to a "Call to Prayer" issued by the Free Church Council, in which all good Dissenters are urged to pray for guidance and for "peace and happiness," as the outcome of the General Election. This "Call" is published in the *British Weekly*. On another page, amongst the "Messages" for Free Church leaders, we find one from Dr. Clifford, in which he suggests that if the Conservatives come back to power, the people should refuse to pay any of the taxes—that they should "stop supplies." Silly old Doctor! Apart from the slur he thus casts upon the efficacy of prayer, how does he propose to "stop supplies"? Will he give up drinking tea, for instance—to say nothing of his pipe? We *don't* think!

We doubt whether the German baker of Fitzroy Street is quite worth the puffery and flummery of the *Mail*. In order to counteract the effects of the widespread allegation that German black bread is not only very dear but woefully unluscious, they have unearthed this gentleman, who says he has a warrant for the provision of black bread to the King, and that he is continually receiving orders for it from their Majesties. "Their Majesties are very fond of black bread," says the baker, "and hardly a day passes but I receive an order from the Palace when they are in residence." But in point of fact the black bread supplied to the King and Queen is no more the black bread of the German artisan than English cats' meat is prime Southdown mutton. The *Mail's* evening issue calls it "pumpernickel"; and pumpernickel would be as much a delicacy to the poor German as the fancy rolls of the Savoy would be to the British workman. But any yarn is good enough as long as it serves the momentary purposes of a political party during an election.

But now Lord Northcliffe's evening paper publishes a further statement by the baker that he is prepared to take his affidavit that the black bread he supplies to the King is the black bread eaten by all classes in Germany, "including the poorest." In that case—and it is not the case—the King had better look out for another baker, for the *Weekly Dispatch*, another Harmsworth organ, has already pledged its word to the fact that the black bread of the German worker is dirty, black-brown with a peculiar, stuffy, sour smell—a smell which would drive the Englishman to use language as strong as the bread and throw open the window of any room in which it was placed. But everybody who has travelled in Germany knows that "pumpernickel" bears the same relation to the common black bread eaten by the "poorest classes" of the Fatherland as bread made of the finest English flour bears to the commonest sweepings of the miller's floor.

It is true that a candidate for Parliament cannot be held responsible for what everybody says at his meetings. And it would be unfair to suggest that Mr. Frank Newnes, Liberal candidate for Bassetlaw, set the seal of approval on a brutal and blasphemous parody of the Lord's Prayer read by a Worksop man, named Price, during a meeting called to further his political interests. "Mr. Price it was," says the local reporter, "who, in the course of his speech, delivered this Socialistic travesty of the Lord's Prayer:—

> "Our Father, which art in Heaven,
> Hallowed be Thy name.
> Our Kingdom come,
> Our will be done on earth as Thine is in Heaven,
> Give us this day our proper spoil,
> Which we have earned by daily toil.
> Forgive us our trespasses,
> Though they do not forgive their trespasses against us.
> To Hell with the Dukes
> And the Lords to the Devil.
> Lead us not into temptation, but deliver us from evil,
> For theirs is the glory for ever and ever.
> Amen."

Mr. Newnes does not appear to have been on the platform when this scandalous outrage was committed, but a "Rev. W. Hayton, Primitive Methodist Minister, Worksop," was, and we wonder why he did not protest. We are glad to hear that Mr. Newnes has repudiated responsibility for both the prayer and the political blackguard who uttered it.

The Rev. W. Hayton, of Worksop, has one Nonconformist conscience; let us go to the Rev. E. H. Jackson for another. This minister of religion recently spoke at Grainthorpe, in Lincolnshire, in favour of Mr. Timothy Davies, the Liberal candidate. "Some of the members of the House of Lords were there through no fault of their own . . ." he said. "They were certainly the eldest sons of their mothers. Members of the peerage also married ballet girls simply because they wore short frocks and had fine legs." After all, it is better to be a ballet girl with nice legs than a Nonconformist minister with a nasty mind.

The Canadian papers are laughing very much at the way in which Mr. Will Crooks, after a lightning visit to the Dominion, is laying down the law on Colonial Preference and other matters. And here is an extract from an article in a recent number of the *Daily Province*, the leading paper of British Columbia:—

> If Mr. Will Crooks' views upon Australian affairs are based upon no greater amount of study and observation than that he bestowed upon Canadian matters, their influence upon British opinion is to be strongly deprecated.

We shall soon, however, have Weeping Willie telling the House of Commons all about it.

Talking of jokes, one of the best which has yet come out of the Election is that reported from the Holmfirth Division of Yorkshire. Here is a three-cornered fight, and the Labour candidate is a peppery and vinegary gentleman named Pickles. Up jumps Pickles at a meeting, "We can do without whisky, men," he cried, "we can do without tobacco, and at a pinch we can even do without beer." "Yes," retorted the inevitable "voice," "and at another pinch we can do without Pickles." What sauce!

One of the speakers at a Bridgwater "Free Church Demonstration" was Alderman J. P. Sibley, president of the Taunton Free Church Council, and he appealed to his audience to support Mr. Hicks, the Liberal candidate, "in the interests of truth and righteousness and in the interests of the Kingdom of God." For all we know to the contrary Mr. Hicks may be "a splendid young man," as advertised at the meeting; but if we were in his shoes we should pray to be delivered from the ludicrous cant and the fervent humbug of such supporters as Mr. Alderman Sibley.

Apropos our Open Letter to the Bishop of St. Albans, *re* his "inquiry" through the rural dean as to the conduct of the rector of Little Canfield in the "marriage case," we have a courteous and chivalrous note from a Dunmow correspondent who thinks that we have rather overshot the mark in describing the inquiries of the rural dean—"our vicar," as the correspondent describes him with a touch of affection—as partial and sympathetic. "I daresay," he writes, "the rural dean would be sympathetic, for he is a clergyman after your own heart, extremely broad-minded, equally respected by Churchmen, Catholics and Nonconformists." This we are gratified indeed to hear; but of course our Letter was not intended to call in question any of the good qualities of the rural dean. The word "partial" was not used in an invidious sense at all. What we intended to convey was that, on the face of the Bishop's report, the witnesses who were vital to the thoroughness of the inquiry were not examined by the rural dean. It may be that they refused to say anything more about an unpleasant matter. For the rest, no impartial person could read the Bishop's report without feeling that the rural dean had strained his conscience to the uttermost in making the best possible defence of a brother clergyman in loyalty to their common Church, and that, strain as he would, he could not make a good case out of a very bad one.

We have received the following anonymous letter:-

> I am too important a person to be revealed or even my hand-writing shown, but in connection with Mr. Asquith's statements I think the truth ought to be known. *Cordite*.—The Government has only ordered about 500 tons, a sixth of what it should order. There is no large cordite on hand, which is necessary for the large naval guns, and takes four months to prepare. There is hardly any acetone in the country, our supplies come entirely from Hungary and America. We ought to be able to make it in this country, as it is essential for making cordite.
>
> Are you aware that when the King reviewed the Territorials at Norwich the Artillery horses and men were regulars brought from Colchester? Are you aware that the Artillery at Colchester have only two-thirds of the horses necessary, so that one-third of the batteries would be useless, and are you aware that they are almost without ammunition?

Perhaps the Norwich Territorial officers will enlighten us.

Mr. Arthur Chamberlain, brother of the Only Joe, says he would rather die than vote for a tax on bread. *We* would rather live.

Apropos our repeated questions to Mr. Haldane in reference to the smuggling of hashish into Egypt on board one of H.M.'s transports, and the enquiry promised us into the matter, we now learn that certain officers have been ordered to return to England to be discharged —"their services being no longer required." We presume, however, this is but the beginning of the punishment.

Shopkeepers now know the dangers to which they are exposed from electric incandescent lamps, and the obvious remedy would seem to be not only that the filament of lamps in shops should be covered wherever possible with wire gauze or some other protective material, but that an inflammable substance like cotton wool, "as dangerous as petrol vapour," should not be near them.

It is really too bad of Lord Alexander Thynne to accuse Mr. Churchill of doctoring the Board of Trade Blue Books. Mr. Chiozza Money and Mr. Ellis Barker (late Eltzbacher) will tell you that you can prove anything with a Blue Book if you know how to use it—just as you can by quoting Scripture. For our part, we have never regarded Blue Books as the bread of life. But for what they are worth they are prepared by the permanent official statisticians of the Board of Trade, and Mr. Churchill could not doctor them even if he would. His public assurance, therefore, that he has had no hand in their compilation, modification, or alteration, was quite unnecessary.

Dr. Fletcher, of Fulham, admitted at an inquest on the body of one of his women patients, that in making up a prescription for her he "made a mistake in the bottle," and compounded a strychnine dose instead of one of opium and chloroform water. In other words, he killed her by accident; and accidents happen in the best regulated surgeries, though not usually fatal. A medical friend once told us with a laugh that he had accidentally compounded some distilled water with a little almond flavouring, in mistake for a certain general cough mixture, which he kept on tap, and he did not discover the mistake till a woman brought back the bottle and asked for "another," as it had "done her cough so much good." "Thank heaven, I didn't give her a draught of strychnine," he said, as his laugh died away; "I should certainly have given myself one also, if I had. But ever since then I have kept poisons on a shelf by themselves in a series of dark blue bottles of special shape." Will doctors who dispense their own medicines please note?

A Welshpool Nonconformist minister has been announcing the title of a Sunday sermon as "The Radicalism of Jesus." This sort of thing is objectionable in every way. There are some names and some subjects which by almost common consent should be kept out of the acrid contentions of our party politics, and we had always thought that Jesus was one of them. If some Church of England parson in Welshpool were to preach a sermon in which he claimed that Jesus was the leader of the Tory party, or a Tariff Reformer, Nonconformist ministers of the town would at once raise a cry of blasphemy and desecration of the Sabbath for political purposes. Such licence in the pulpit is a monstrous misuse of the religious tabernacle.

And whilst on complaints about "politics in the pulpit," what about politics in the music-hall? Surely the one is as offensive as the other. Indeed, it is worse to be irritated by rude gibes at our principles or our right honourable friends when we seek the solace of a house of entertainment than when we seek edification in a house of prayer.

No doubt our thousands of readers agree to differ about the House of Lords. No doubt, too, they will agree to agree about the Rev. A. T. Guttery, another minister with a Nonconformist conscience. Addressing a Free Church demonstration at Hanley, he said, among other things, that "if lords would confine themselves to their castles, cards, and champagne, their fast horses and their Gaiety girls, he had nothing to say, but when" —and so forth. Apart from anybody's view of him as a hereditary legislator, the average lord is just as moral, just as considerate, just as temperate, and just as reasonable in the pursuit of his pleasures and his recreations as anybody else. When once a Nonconformist minister gets politics, he gets them badly.

Here is another specimen of political blasphemy:—

SUNDAY, JANUARY 9TH, at 7 p.m.,
Rev. ERNEST J. PADFIELD, will preach at
LOCKFIELDS MISSION.
"VOTE FOR CHRIST."
And on WEDNESDAY, JAN. 12th, at 8.30 p.m., Mr. Padfield will speak in the Open-air, opposite the Mission, on:
"IF JESUS CHRIST HAD A VOTE IN WALWORTH."
Come and Hear a Non-party Statement of Christian Duty.

The only observation we make is that had *we* used such language we should have been called all sorts of names. But we are not sure that some of the leaders of the Liberal party are not indirectly responsible for this sort of thing. We remember the "Heaven *versus* Hell" argument on the Licensing Bill.

Mr. George Weir, Hon. Sec. of the National Anti-Vaccination League, Leeds Branch, seems to be a man of some character and determination. He informs us that he was prosecuted twenty-one years ago for holding Free Thought meetings in Edinburgh; that he served a week in Glasgow Gaol ten years ago "for refusing to allow his child to be punctured by doctor-cusses," and that six years ago he was prosecuted in Leeds for blasphemy. Having enumerated these credentials, he now writes to protest against the exploitation of the genius of Borland, the inventor of the spinning machine. A great many years ago, Borland explained the machine to Prince William of Prussia, afterwards William I. of Germany, who offered patronage on condition that Borland became a naturalised Prussian. Borland, however, declined for patriotic reasons, thereby rejecting a fortune. Having overlooked some of the necessary commercial arrangements for protecting his rights, he died in January, 1879, leaving a widow and young family in straitened circumstances, and this widow now struggles to keep body and soul together by attending to the wants of a couple of lodgers and supplementing her needs out of an old age pension. Four years ago, one of her sons denounced the prosperous persons who had benefited by the invention, and he was sentenced to two months' imprisonment for libel. We agree that something ought to be done to obtain a pension for Mrs. Borland out of the Civil List Fund.

We certainly think the *Saturday Review* has struck the right nail on the head in deprecating the antics of "frigid truth-tellers." As our contemporary observes, everybody seems busy "nailing to the counter the lies of somebody on the other side," until the word lie is fast losing its old meaning and threatens to stand for an "ordinary party statement, a telling poster, a capital cartoon, a manifesto, a speech, any remarkable set of figures as to the cost of living in Germany, and the cost here." It would be a great advantage if politicians would try to cultivate a little politeness.

In the Blackburn police court the other day a man who earned 16s. 6d. a week told the pitiful story that though he gave his wife all but twopence she accused him of gambling on horses with the rest. Oh, these ladies.

That distinguished exponent of childhood suffrage, Miss Megan Lloyd George, has been interviewed by Lord Northcliffe's special correspondent at Carnarvon, and this is what she said: "Elections do interfere with your lessons, you know. Give my love to the *Daily Mirror* Teddy Bear, Roosevelt. I heard of him becoming a soldier." This important political pronouncement evidently has some cryptic meaning which we have not yet fathomed. Evidently the Chancellor of the Exchequer's representative favours the military, like the Grande Duchesse de Gérolstein. But does this commit the Chancellor to an endorsement of bloated armaments? May not it be argued, on the other hand, that as she rejoices over the enlistment of an inanimate toy, she and her father may consider that military operations ought to be restricted to creatures of wool and sawdust? The news, too, that somebody has sent out his dog to solicit votes is eminently significant of the possibilities of doghood suffrage. But does Miss Megan really adumbrate a campaign in favour of votes for dolls and teddy bears?

We have been deeply interested in the County Court appearance at Shrewsbury of the Rev. Robert Brock, Vicar of Criggion, in answer to two judgment summonses. The Rev. Robert may be remembered as the gentleman who saw the ghost of another clergyman (who turned up alive and well shortly afterwards) at East Rudham. In another sense, it seems, he does not see the "ghost walk" as often as he would like. His salary is £2 per week, paid quarterly; and between times, he says, he has to live "practically on potatoes." In fact, he appears to be nearly as poor now and then as his Master was all the time. But his wife orders "expensive jewellery"; and the Court inquired about this. The reverend debtor was a little vague. He thought his wife had a rich aunt, and might reckon on auntie to foot the bills. Being pressed to be more definite, he replied that his wife was "not his slave, and did not consult him about everything." He added: "I am a very weak individual where there is a woman. When I had men under me I was considered a strong man, but when it is a woman I have no strength whatever." However, "in a few years" Robert will "have a few thousands and will pay everyone." Meanwhile he should take a tonic.

In the multiplicity of letters supposed to be written by Mr. Chamberlain and now appearing in the Press, one peculiar characteristic runs through most of them. Time was when the veteran political fighter was positive about every view he put forward—especially in connection with "Tariff Reform." But now one misses the old cocksureness. Over and over again we get such phrases as "I think," "I do not doubt," "I can see no reason why," "I believe," and so forth, which makes us doubt that the old war horse has ever seen the letters. What a tragedy it is that he cannot be in the fight.

The South Shields justices are apparently also among the Puritans. They have declined to permit Sunday concerts. In this instance the parsons could not plead that the concerts would clash with religious services, for it was proposed to hold them between 8 and 10 o'clock in the evening. They therefore opposed on the ground that they would "tend to secularise the Sabbath." In the end the justices refused to permit them. "The announcement," says the reporter, "was received with applause in court." So let all the people rejoice —assuming, of course, that they were all in Court.

The people of Bangkok have a pretty wit. They have been subscribing for the relief of the London poor. This should be a useful hint to the foolish bodies over here, who neglect their own starvelings and subscribe huge sums for the conversion of the heathen.

Here's a pretty little New Year's card :—

WATCH NIGHT.

GREAT ASSEMBLY HALL,
MILE END ROAD, E.

OPEN EVERY EVENING.

"Call up the dead from their cold, cold graves
And summon up memory's link,
And see if human tongue can tell,
The millions damned through drink.

COME TO-NIGHT
and Sign the Pledge of Total Abstinence
from Intoxicating Drink."

What with one thing and another, this election ought to stand out as a red-letter time in the annals of the country. For instance, the four-year-old son of the Unionist candidate for Walworth went around making speeches like this: "Ladies and gentlemen, vote for my daddy. He is a good daddy. He is the best daddy in the world." The candidate might have gone one better, if he had thought of it. He might have put up his good lady to address his audiences thus: "Ladies and gentlemen, vote for hubby. He never beats me, and is good to mother."

THE WEEK'S "CHESTNUT":—

"Well, my son," remarked the parson to the young man just back from his honeymoon, "I understand you have taken to yourself a hand-maid." "I don't know," replied the proud swain, "whether she's hand-made or machine-made; but she's very well made."

THE JOHN BULL LEAGUE HAS ITS EYE ON—

THE EVANGELICAL ALLIANCE, WHICH DEPLORES THE ADDITION OF RINKING TO SUNDAY AMUSEMENTS—"THINGS WHICH OUGHT NOT TO EXIST IN A CHRISTIAN COUNTRY.

"John Bull's" Biscuits.

NOTICE.—No more biscuits for births, deaths, or marriages, which creep into the wrong column. Much too gruesome to be funny!
OLD WOMEN.—Biscuits are uncompromisingly denied to papers alluding to "old women of both sexes." There are so many of them.
WEDDINGS.—No biscuits for bridegrooms wearing picture hats and crepe de chine. Why shouldn't they?

For stating in a Christmas story that a man "went across to the fireplace, and stood with HIS BACK *to its warmth,* STARING INTO THE FIRE *with unseeing eyes,"*:
AN AUTHORESS IN *THE GREAT HOME WEEKLY*
TAKES THE BISCUIT.

For announcing in their January Calendar: "Circumcision. Boy Scouts, 3 to 7.30."
ST. JOHN'S (SEVEN KINGS) PARISH MAGAZINE
TAKES THE BISCUIT.

For quoting a testimonial from a Mrs. Miller, and then adding, "be sure you get the SAME PILLS *as Mrs. Miller had,"*:
FOSTER-McCLELLAN Co.
TAKE THE BISCUIT.

For advertising: "Able-bodied INVALID, *in perfect* HEALTH,":
MILLINGTON, 19, BERWICK STREET, OXFORD STREET,
TAKES THE BISCUIT.

For stating that "the Pageant of 'Darkness and Light' was given WITHOUT COSTUME *in the Acton Congregational Church,"*:
THE ACTON GAZETTE
TAKES THE BISCUIT.

For the following statement:
"Radical majority .. 3,479
With a majority of VERY NEAR *3,000 to get rid of, Mr. Wertheimer has unquestionably a severe fight before him."*
THE DAILY TELEGRAPH
TAKES THE BISCUIT.

For stating that "Home Rule has twice been passed by the House of Commons,":
MR. ARTHUR BALFOUR
TAKES THE BISCUIT.

For announcing: "Evening Anthem, 'The Grace of God,' SOLO BY ALL THE CHOIR BOYS,"
THE MONKWEARMOUTH PARISH CHURCH,
TAKES THE BISCUIT.

For advertising: "Louvre Box—The picture on the box is of the artist herself, and her little daughter, FILLED WITH MIXED BISCUITS,":
MACSYMON'S CHRISTMAS PRICE LIST
TAKES THE BISCUIT.

For advertising: "Sale and Exchange, OLD *violin, nearly* NEW,":
MORBEY, 10, MORDEN GROVE, LEWISHAM,
TAKES THE BISCUIT.

For announcing: "No Meeting. ALL *are cordially invited to attend,"*:
THE HARRINGAY ETHICAL SOCIETY
TAKES THE BISCUIT.

For stating, with reference to a lady who had been thrice married, that "Deceased had a GREAT LIKING FOR ANIMALS,":
THE CARMARTHEN WELSHMAN
TAKES THE BISCUIT.

For heading a paragraph, "Earlier Polling—Friday, January 14TH, *fixed for Hackney's three divisions,"*: *and stating below that "Mr. A. A. Harford (returning officer for the three divisions of Hackney) fixed the date of nominations for that district for 14th inst., and* POLLING *for the 19th inst.,"*:
THE DAILY SKETCH
TAKES THE BISCUIT.

THE MYSTERY OF THE "WARATAH."

WHY A PASSENGER LEFT HER AT DURBAN—THE VESSEL TOP-HEAVY—ENGINEER REFUSED TO SIGN ON—A REMARKABLE TELEGRAM—AND A REMARKABLE DREAM.

We have received from the Honourable Southwell Fitzgerald the statement that follows. The *Waratah* belonged to Lund's Line, and was on her second trip. The passenger whose narrative Mr. Fitzgerald gives below is Mr. Claude G. Sawyer, who joined the *Waratah* at Sydney as passenger for England. He left her at Durban because, having closely watched the behaviour of the vessel, he believed her to be dangerously top-heavy. And a strange dream had deepened his anxiety.

It may be remembered that the *Waratah* sailed from Durban on Monday, July 26th, 1909. Passengers and crew numbered some 400. On the 27th she was sighted by the *Guelph* apparently all well. Due at Capetown in the early morning of Thursday, 29th, she has never since been seen or heard of. She must have gone down with all on board. Not even a scrap of recognisable wreckage has floated ashore, or been picked up. The waters through which her route lay have been searched and re-searched without result. She was long since posted at Lloyd's, and it is highly unlikely that the truth about her disappearance will ever be known.

In these circumstances we received Mr. Sawyer's narrative, as given by Mr. Fitzgerald. The facts are so extraordinary, and, if true, so important that we inquired of Mr. Fitzgerald as to the whereabouts of Mr. Sawyer, and on learning that he was in town we asked him to call upon us. He was good enough to do so. He confirmed Mr. Fitzgerald's narrative in all particulars, both as to the condition of the *Waratah* and the dream.

As to the *Waratah*, Mr. Sawyer's contention is that she was dangerously top-heavy, and that in all human probability she capsized. It is difficult to see how, having regard to her construction, she could be otherwise than top-heavy. Note her decks—the well deck, and the bridge deck; the promenade deck; the boat deck; on top of the boat deck the smoking room, on top of the smoking room the captain's bridge. If Mr. Sawyer is right she was struck by a heavy sea, rolled over, was struck by another sea before she could right herself, and went down.

Is it true—we are assured it is—that the third engineer of the *Waratah* on her first trip, on his return to London refused to sign on again because he believed her to be unsafe, to be dangerously top-heavy?

Now as to the dreams. We are very sceptical as to dreams. We have heard of many wonderful dreams presaging events, but we have always heard of them *after* the event. Mr. Sawyer has submitted to us ample evidence that his dream on the *Waratah*, the dream that finally induced him to leave the ship, was made known to others before the catastrophe. The passengers to whom he spoke of it cannot give evidence for they attached no importance to it—and they are at the bottom of the sea. But upon landing at Durban, Mr. Sawyer wired to Mrs. Sawyer in England saying he had left the *Waratah*, and giving his reason for doing so. Here is the telegram, addressed c/o James E. Ward and Co., 122, Cannon Street, E.C.:—

Booked Capetown. Thought Waratah top-heavy. Landed Durban.

This telegram was received by Mrs. Sawyer before anything had appeared in the London papers as to the *Waratah* being overdue at the Cape. Also Mr. Sawyer wrote to his wife giving her a full account of his dreams. And Mr. Sawyer called upon Lloyd's Agent at Durban, and communicated to him his fears as to the top-heaviness of the *Waratah*. Lloyd's have their Agent's confidential report based upon Mr. Sawyer's statement as to the *Waratah*. In his second dream Mr. Sawyer "saw the *Waratah* in a big sea. She partly took it, then pitched over on her starboard bow, and disappeared." That we take to be the truth about the loss of the *Waratah*. Mr. Fitzgerald's statement is as below:—

* * *

My friend, Mr. Claude G. Sawyer's lucky star was in the ascendant when he disembarked from the *Waratah* at Durban, on Sunday, the 25th of July last. Why he did so I will endeavour to shortly tell my readers. It is an interesting, I may add, dramatic story, and perhaps before I plunge, *in medias res*, I should state that I know Mr. Sawyer to be a man of absolute integrity, whose temperament is such that it would never allow him to jump at hasty conclusions. I am also aware that he is a traveller of ripe experience, as he has journeyed five or six times to the Cape, having lived in Natal for three years. Mr. Sawyer has spent a similar period in India. For eighteen months he was in German South-West Africa, whilst his voyage in the *Waratah* was a portion of his homeward journey from New Zealand and Australia.

Mr. Sawyer comes of an old Berkshire family, who have lived for generations at Haywood, near Taplow.

THE "WARATAH" LEAVES SYDNEY.

The story of Mr. Sawyer's connection with the *Waratah* dates from his arrival at Sydney from Auckland in the *Mokoia*. He was anxious to push on to Capetown, and with this object in view, endeavoured to get a berth in the first ship bound to that port, the *Pericles*. Everything was however booked, so there was no option left Mr. Sawyer but to go by the next boat, the *Waratah*, on which he secured berth 122 to Capetown with the right to continue to London by an additional payment. Mr. Sawyer's cabin was a large one on the port side of the promenade deck, with the bridge deck below, the boat deck above the smoking room, captain and officers' quarters above that again, the captain's bridge being still higher. The *Waratah* left Sydney on Saturday, the 26th June, at 12 noon, from Miller's Point. Next day was fine with a smooth sea; Monday at daylight Melbourne was reached. Thursday, 1st July, at 4 p.m., saw the *Waratah* leave there. She had a pretty big list to port and Mr. Sawyer found it rather uncomfortable walking in his cabin. However, by the afternoon of the next day this list had been righted. The 3rd of July saw the ship off Adelaide. At 4 o'clock on Wednesday, 7th July, the ship continued her journey homeward bound. Crossing the dreaded Great Australian Bight, the weather was fair, but when the *Waratah* passed Albany and Cape Leeuwin it became somewhat rough, though nothing out of the way. This weather lasted for eight or ten days, and Mr. Sawyer noticed how the ship rolled, and thought she did not recover herself quickly enough, that she remained on her side too long. She seemed to him top-heavy. She rolled too much for the sea she was then in.

AN ANGLE OF 45 DEGREES.

One morning, Mr. Sawyer on his way to the bathroom, met his bedroom steward who remarked "that the ship had rolled heavily during the night," to which Mr. Sawyer answered, "he had not noticed it, as he had slept well," but whilst in his bath he was astonished to see the water take an angle of apparently 45 degrees and remain there so long that it brought to his mind what befell H.M.S. *Captain* in the Bay of Biscay. Subsequently, Mr. Sawyer spoke to the officer on the bridge, asking him what angle she had registered, the reply was, "I don't know," whereupon the officer was asked if he had an instrument on the bridge. He replied he had not, but that the builder had seen to this rolling and he supposed it was all right.

"A PECULIAR JERK."

This made Mr. Sawyer keep a critical eye on the behaviour of the ship. He was not satisfied in his own mind as to the way she pitched and rolled. She often gave a peculiar jerk when she rolled, which caused several passengers to have bad falls, and Mr. Sawyer even went so far as to speak about this peculiarity to one of the officers. Mr. Sawyer was so impressed with the behaviour of the ship that he was induced to speak about it to a passenger. They agreed to watch the ship's behaviour. The day was calm, with big rollers coming straight towards the *Waratah*, when a particularly big roller came along; the ship did not take it as she should have done, but put her nose into it, remaining there, apparently without any life in her. His fellow passenger was, Mr. Sawyer thought, rather upset, remarking that it was the first time in all his experience he had seen a ship do this, a remark which made a great impression on Mr Sawyer, for his fellow-passenger had been a ship's officer for seven or eight years and was at the time a solicitor in Melbourne, with a large practice in shipping cases there.

A STRANGE DREAM.

All this caused Mr. Sawyer to make enquiries about the ship, as he was considering leaving her on the first opportunity. He thought, however, if the *Waratah* had made many voyages, he need not be anxious, but when he found out it was her second trip only, he made up his mind to leave her at Durban. From this out, the weather became finer and

the sea smooth. Those who have made long sea voyages must have noticed how fine weather and a smooth sea make passengers quickly forget past discomforts and misgivings, and so it was in this case. Mr. Sawyer had, however, a rude awakening, in a most curious, and for him personally a most lucky dream, or apparition. Call it which you will, the incident I am about to relate is a most extraordinary one, and it is one which, if Mr. Sawyer had, at the moment, any doubts in his mind about leaving the *Waratah* at Durban, decided him in favour of this course. The impression this apparition or dream made upon Mr. Sawyer was intensified by the fact that the apparition appeared to him on three different occasions during the one night that he saw it. Another fact to be noted is that Mr. Sawyer actually sat up in bed and saw it each time. All this happened on the Wednesday night before Durban was reached, and so vividly did the apparition appear to Mr. Sawyer that he has since drawn an exact sketch of what he actually saw. During that Wednesday night there appeared to Mr. Sawyer a man standing at the head of his cabin, with a long straight sword in his left hand, with his left foot forward, holding up a rag saturated with blood in his right hand. The sword was between Mr. Sawyer and the rag, as if to keep him off. There were large drops of blood dropping from the rag to the floor. That such an apparition should appear three times in a night to any man, who was half awake at the time, seems to be an extraordinary fact. Next morning at breakfast, Mr. Sawyer related his experience to his next door neighbour, a lady passenger, and also to Mr. Elsworth, an ex-naval officer.

Sunday, July 25th, was a fine day, sun shining, and a calm sea. By 11 a.m., a day before the advertised time, the *Waratah* got alongside at Durban. Next day, Monday, Mr. Sawyer went to Donald Currie's offices at 9 o'clock to book a passage by the next boat. The *Waratah* steamed away about 8 p.m. It was then quite calm, fine weather, without a breath of wind. When he called as stated above at Donald Currie's offices Mr. Sawyer had an interview with Mr. Hadfield (nephew of Major-General C. A. Hadfield), to whom he related his dream, and repeated what he had told him before the *Waratah* left Durban, namely, that she was top-heavy.

ANOTHER DREAM.

On the following Wednesday night, July 28th, Mr. Sawyer had another extraordinary dream, which differed in one important aspect, from his apparition on the *Waratah*. It only appeared once to him. Mr. Sawyer relates how he saw the *Waratah* in a big sea. She partly took it, then pitched over on her starboard bow, and disappeared. Subsequently, calling at Donald Currie's office to select his berth, Mr. Hadfield remarked to Mr. Sawyer that he was most fortunate, and must have the gift of second sight, for the *Forte* had just left in search of the *Waratah*.

Looking back after this lapse of time, Mr. Sawyer can only feel that he was guided, and most strangely so, by his dream in leaving the *Waratah*, contrary to his arrangements. As to the dream, or vision, it must always be borne in mind that it was after he had watched the ship, noticed her peculiarities, and dwelt upon them.

In conclusion, let me state that Mr. Sawyer is not a nervous or spiritualistic person, nor as a rule a believer in dreams.

. . . . .

Such, then, is the remarkable story which reaches us. It is full of weird tragedy—and is but one more illustration of the proverb that fact is stranger than fiction. What says the Board of Trade? A searching enquiry must be instituted forthwith.

BIRTHDAYS OF THE WEEK.

"JOHN BULL'S" GREETINGS.

January 18th.—OLGA NETHERSOLE.

Whatsoever therefore you do, you will be the object of observation upon a great stage.—*Ovid.*

January 19th.—AUGUSTINE BIRRELL.

He that would England win
Must with Ireland first begin.

January 20th.—RICHARD LE GALLIENNE.

Civility makes poets as troublesome as charity makes beggars.—*Wycherley.*

January 20th.—OSWALD STOLL.

The day of (Moss's) Empires has come.—*Joseph Chamberlain.*

THE VETERANS' CLUB, KINGSWAY.

A FEW QUESTIONS TO THE MAJOR.

There is an ancient notice board in "Kingsway." For two years it has stood the test of all weathers, and it tells us that "this is the site of the Veterans' Club." This board is becoming an eyesore, and people are asking what is this Veterans' Club, and when is building to commence? The public are so impatient! However, what the public wish to know, they must know—if possible. That being so, a representative of JOHN BULL called upon Major Arthur Haggard, the Chairman of the Veterans' Club, with the idea of getting full particulars. The gallant officer is a busy man and was only able to give our representative a few minutes interview. Here is the interview:—

"Can you tell me when the building will commence?" I asked. The reply was that he couldn't.

"But surely an approximate date?" I urged, "next year, the year after, or in five years' time?"

"No. I can't give any date," said the Major. "All I can do for you is to give you particulars as set forth in this printed matter," handing me a few circulars.

What is this Veterans' Club—that is to be? It is to be an imposing building, covering over 20,000 superficial feet, and "terms have been arranged with the London County Council for securing the site in Kingsway."

The Club is to be conducted on the lines of other good social clubs; large central lounge, dining rooms, reading rooms, library, billiard rooms, changing rooms, lockers, about 500 bedrooms, bathrooms, lavatories, and Committee rooms, Employment Bureau, Banqueting Hall, Masonic Temple, Military Rifle Range and Gymnasium. A Benefit Society is to be established and legal and other advice given.

Truly a new Jerusalem!

The membership will include practically all ex-service men. The subscriptions are to be roughly one guinea per annum.

So far so good. Let us turn to another part of the scheme.

In November, 1908, what is known as the Veterans' Corps was started.

The rules state that "only members of the Veterans' Club, or, until it is built, prospective members of the Club, are eligible." These men must pay an enrolment fee of £3 and an annual subscription of 5s. Every endeavour will be made to get them good situations.

They must wear a uniform.

There are 209 members, and 170 are in situations. So much for the scheme as a whole.

Major Haggard is most particular to tell us that "the enterprise is not a charitable one, but a business concern."

A building such as described will cost what? Certainly not less than £500,000. We needn't go any further. Major Haggard says he is a poor man, therefore it is obvious he can't supply that amount; and I imagine if he approached a banker for a loan on the strength of ex-service men becoming members of such an establishment at a guinea a time, he would be promptly directed the nearest cut to Bedlam. Mind! it's to be a "business enterprise."

Speaking at the second annual dinner of the Veterans' Club—how funny! the second annual dinner of a club that is to be, perhaps—Lord Dundonald, the guest of the evening, said, "I am surprised that the Veterans' Club has not been started years ago."

I have mentioned a Veterans' Corps each member of which must pay an enrolment fee of £3. The inducement held out to the men to join this corps is that endeavours will be made to find them good situations. On the Major's own showing 120 men are still seeking work.

Then why is he paying money for an advertisement in a certain journal to obtain more men? Wouldn't it be more business-like to spend that money in advertising for situations for the men he has already on the books?

Surely he is in touch with other soldiers' employment agencies? Does not he know that Captain Wilkinson, the Secretary of the National Association for the Employment of Reserve and Discharged Soldiers, stated to a representative of the Press only a few days ago that he could at a few hours notice supply 2,000 ex-soldiers to any employer of labour, all with good characters? Is not he aware that the Commissionaires are also overstocked with men?

(1) Has any money been subscribed towards the scheme; if so, how much?

(2) What money has been spent already?

(3) What arrangements have been made with the London County Council?

(4) At what date is it proposed to commence building?

(5) What is to be the cost of the building complete?

A BUSINESS GOVERNMENT WANTED FOR THE CIVIL SERVICE.

By a Veteran Revenue Official.

A Foolish Scheme.

The two services of Customs and Excise, since their origin hundreds of years ago, have been managed by distinct administrations. Customs duties are levied on goods prepared abroad; excise on goods manufactured at home. The scope of the Excise, therefore, includes all the details and processes of manufacture of dutiable goods from the raw material to the finished article. The Excise officer is required to supervise the raw material from the time of its introduction into the factory, and to assess its value, from a revenue standpoint, when it has become a finished article of commerce. The Customs officer, on the other hand, deals with taxable products in the concrete, as raw material or manufactured goods, the actual process of manufacture being outside his official purview. The Customs and Excise departments, therefore, run on distinct although collateral lines. The administration of these two departments has, however, from time to time been overhauled and amended by several eminent statesmen and economists. Centralisation as an abstract ideal naturally recommends itself. One executive board of control appears at first sight simpler and more economical than two; one department more capable of being easily controlled than two. Nevertheless, such able economists as Gladstone and Goschen came to the conclusion, as practical business men, that the two distinct Revenue departments had better be kept separate in the interests of public efficiency and economy. But, to a pure theorist of the lawyer cast of mind, the angle of observation of an object is the more attractive in proportion to its general obscurity. He has the faculty of seeing intuitively through two brick walls and a staircase, and of "sensing" an idea which is utterly impossible to the practical and business-like mind. So when Sir George Murray, of the Treasury, a theorist of the worst non-practical type, who had no personal experience of the inner working of the Customs and Excise departments, brought himself into contact with the lawyer-like and theoretical mind of Mr. Asquith, who also had no personal acquaintance with the Customs and Excise departments; and when these two theorists went out and took unto themselves yet another theorist—Mr. Lloyd George—also possessed of a lawyer-begotten mind and equally unacquainted with the subject of their deliberations, the trinity was complete and the spirit of discord began to operate. Thus the present scheme of amalgamating Customs and Excise came into existence. These theorists first brought in an Act of Parliament to legalise their abortive scheme; then they appointed a Commission to contrive how the devil to perform the trick. The one and only plea for amalgamation was economy, and the word went forth to cut down expense anyhow and damn the consequences, so that a saving on paper, at any rate, could be producible at command. The entrance examinations for the post of Assistant of Excise, hitherto held twice annually on an average for nearly thirty years past, were suddenly postponed indefinitely, and thousands of desirable young men were left to worry out what schemes of emigration to follow after they had reached the fast-approaching maximum age for Civil Service appointments. Thousands of parents, who had expended a great deal of money to fit their sons for the service of the State, suddenly found their hopes blighted and their self-denial negatived. Hundreds of revenue officials, who had laboriously qualified themselves for promotion, suddenly found their prospects of advancement relegated to the dim hereafter. The whole staff of officials, especially in the Excise, was kept depleted and overworked in order that a fictitious economy might at all hazards be shown on paper. Meanwhile the revenue is leaking from want of custodians; public business is delayed from lack of time on the part of officials to attend to it, and a general state of muddle, which would not be tolerated in any third-rate business house, is at present characteristic of the internal working of two Government departments which are responsible for the safeguarding of upwards of 60 millions of revenue annually.

Unfair Treatment.

The Excise has generally been the suffering child of official ill-treatment. Additional work of an onerous nature, of which the recent introduction of Old Age Pensions is an example, has been imposed from time to time on the department without increase of staff, as though the *personnel* was of such an elastic nature that it could be stretched indefinitely to cover any extended area of operation. This is in keeping with the policy of the obsolete, wretched, and irresponsible system of administration by Boards which at present obtains. In like manner, the collection of the annual agricultural statistics, which served as a basis for the introduction of a new Board of Agriculture, was added to the Excise without increase of pay or staff.

The Motor Spirit Duty.

Take another move of the theorists, the recently-imposed Motor Spirit Duty. Like a bolt from the blue, they suddenly hurled the tax, ostensibly at the rich man's motor car. In its operation it has seriously interfered with hundreds of trades in which motor spirit is used as a raw material in the course of manufacture. Ever since its introduction the theorists have been trying to make the impost less obstructive to business, but unsuccessfully up to the present. One would have thought that an Imperial licence duty, levied on private motor-cars in proportion to horse-power or guaranteed speed-power, would have been simpler to assess and easier to collect. Had the Cabinet of lawyers first consulted the revenue departments and the motor-car people before they introduced their Motor Spirit Tax, they might have learnt something to their advantage. How differently did Gladstone manage the imposition of a new duty. Take the Beer Duty of 1880, for example. He first of all consulted the Excise department; then the brewers; listened to all arguments patiently for and against his proposal; carefully considered all difficulties; and finally brought in an Act of Parliament which, after nearly 30 years, has not been altered or amended in any essential detail, so successfully was it managed from the beginning. It is so easy to make fine speeches on subjects that are desirable and beautiful to contemplate when the perspective is nicely shaded; so exhilarating to introduce Acts of Parliament of the dramatic "Let there be light" order; but constructive statesmanship is not necessarily associated with fine oratory, nor sound legislation with a gift for splitting hairs.

An Object-Lesson.

As an object lesson of what theory men and lawyers can do when they get the upper hand, I beg leave to introduce to your notice the Customs and Excise services of to-day—all that is left of them!

HUMAN DOCUMENT—LXXV.

We have received the following from the widow of an Indian Mutiny veteran:—

> I am a soldier's widow nearly 70 years of age. My late husband was formerly in the 6th Royal Warwickshire Regiment, an Indian Mutiny veteran, also a member of the Corps of Commissionaires over twenty years.
>
> Since my husband's death, which took place in 1902, I have been struggling against poverty and ill-health, including failing eyesight. The only help I am entitled to is the Military charity known as the Cambridge Home for Soldiers' Widows, or a pension of 10s. per week. Unfortunately up to now I have not been able to get sufficient votes, but hope to get some more soon. As your readers know, it is a work of time.
>
> In my struggle to keep out of the workhouse I have parted with everything I possessed of value, and am quite destitute, having only the clothes I stand in.
>
> Knowing that your valuable paper has invariably raised a fund for deserving cases, may I appeal to the generosity of your readers to help one who through old age and poverty is brought to such straits?

If any of our readers care to give a helping hand, we shall be delighted to act as intermediaries in the matter.

We have received, in respect of Human Document No. 69, a postal order for 1s. from "Implacable," which has been forwarded.

With reference to Human Document No. 74, we have received the following monies on behalf of the writer, which have been forwarded as requested:—1s. from F. A. S.; 20s. from W. G. T.; 1s. from H.

COX AND CO.

A correspondent describes the practice of these gentry as below:—

> A poor young fellow, in H.M. Customs, borrowed £5, was charged £2 interest for a month or two, and because he was unable to repay on the day due, was exposed at his station, and in desperation came to me to save him from possible expulsion from the service. They advertise as *Englishmen* to Englishmen, and you are doing a brave man's duty in *periodically* exposing this firm.

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Shakespeare Dickens. Scott. Thackeray.

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(Send this form or a postcard, mentioning "John Bull.")

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.....

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By ROBERT FREKE GOULD.

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Three Opinions.

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"A decided improvement on previous issues and I hope you will have a good sale for it."

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Every sign in the literary history of the age points to it that the time is now ripe for the introduction of English-speaking people to the works of Balzac, an author who, by right of genius, stands alone amongst his contemporaries; a writer whose marvellous knowledge of human nature, justifies the comparison of his productive force with that of Shakespeare.

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NIGHTMARE CITY, U.S.A.

By NELSON JACKSON.

By a most magnificent harbour entrance, one lands in the freak City of New York. For it is an eruption, a distortion, and a stupefying amazement. The eye is dazed, and the mind is stunned, when the group of buildings dominated by the Singer Building first strikes the sight.

It is a very vertigo of architecture run riot. Description of these blocks of hideous perpendicularity is unnecessary. They can be seen on picture postcards. And at night they are illuminated to the very tips of the flag-staves, so that, dusk or dawn, you shall get no rest from their persistent unloveliness.

It is a City run to abnormalities. What is ordinary, and even decent, dies.

The folk who are boomed at, and blasted at in millions of advertising ways; who are shrieked at from a scare-line Press; who are catered for with every possible kind of nerve stimulant and destroyer; who are fed with freak foods in freak restaurants; freak sermons from freak preachers—who are pelted with howling, wailing songs (the words of which are immaterial, or too material for English ears, which are not yet long enough for them)—who have "Osteopaths" in cohorts, practising a very pungent kind of massage (and doing very well, thank you)—the folk, it would seem, who have all these doubtful blessings of neurotic invention—can hardly fail to be a somewhat eccentric folk.

At night it is terrible. Atop of the topmost buildings, the awful moving electric sky-signs writhe and twist into the darkness. An electric sky-sign that stands still is horrible enough; but when, at a great altitude, it performs astonishing acrobatics to proclaim the virtues of some flat-catching line of goods, it is not only shocking, but disgusting. An advertisement for waterproof coats for ladies is a perpetual illuminated shower of electric rain, with an electric lady's skirt spasmodically spreading in electric wind. A brand of cocoa has a Gargantuan electric cup, with blue electric steam for evermore winding Medusa-like round its rim. I have seen New York men, doubtful of their state of mind, press their hands to their brows, and stagger away from the sight muttering incoherencies. And these were seasoned saloon seekers by the look of them.

The noise in the streets is tremendous. The automobiles race about with the uttermost recklessness. The warning of their coming is a soul-destroying "scrawp" from some instrument of fiendish invention, and accursed construction. In the utter disregard for human life and safety, an automobile knocked down a girl, who became entangled in the wheels. The chauffeur stopped the car and started it again in the effort to shake her off. He did this *five times*, dragging the poor maimed creature a long distance. He then succeeded in getting free of the damaged piece of humanity, and *escaped*. He is still at large. The girl will probably die. In any case, she is maimed for life.

An alarm of fire occurred one night. Within ten minutes, forty-five of the very latest fire destroyers were on hand. Their approach was heralded by foot-power sirens, belching forth shrieks like wailings from the Pit. Added to this, all the automobiles in the city (apparently) mobilised. They rallied nobly at an average speed of fifty miles an hour, gaily sounding anything that would make a noise. The joyous New Yorker afoot ran in also with frenzied whoops. *And there was no fire after all.*

In main thoroughfares of this fantastic city, there are holes in the pavements nine inches deep, offering a spill to any kind of traffic. In Times Square—till a few days ago—there was an awesome white statue, heroic size, representing "*Our City*." It was illuminated at night with a laurel wreath of electric bulbs, and various legends on various slabs, set forth that "He who insulted New York, insulted every citizen thereof." The figure was devoid of proportions, and, on examination, proved to be made of some sort of composition—papier maché or stucco—and the plinth was made of boards and painted canvas. This abortion was removed in a single night. If monuments are made of composition, it is small wonder that the people prefer substitutes to realities. Brown stone fronts are applied to houses in veneerings two inches thick, and massive balustrades and carven balconies are made of zinc and powdered with imitation sand. Yes, even the sand is imitation. Probably made from sugar.

Saloons are by law (!) *compelled* to close at a certain hour. This pleasant fiction is dispelled by the policy of the "open door," which is conveniently situated at the side of the saloon. If you are disposed to do so, you can go in at any hour of the day or night, and the "cop" on the beat will join you in a social drink. On Sundays the surveillance is so rigid that you can only get a drink if food is ordered. Therefore, doing in Rome as the Romans do—one orders a sandwich, and the kind of slow poison one prefers. That sandwich is almost a "property" sandwich. Nobody ever eats it. It is charged in the check at five cents. It does duty for many Sabbaths. In fact, that sandwich, to quote the immortal Montague Tigg, becomes "a devilish comfortable little property."

To take a ride on the sight-seeing automobile, or, as it is called, "the rubbering wagon," is a liberal education in the art of appraisement. Everything on the route is assessed in dollars. From the store to the mansion; from the hotel to the avenue; from the cradle of the millionaire's auriferous offspring to the tomb of Grant—it is all dollars, dollars, dollars. The guide "hollers" dollars through a megaphone. Fifth Avenue becomes a bewildering bawling of "the house of the richest woman in the world," or "the richest man," or "the richest baby in the world," and the cost of this and that is stated in thousands, millions, billions of dollars. Since Charles Dickens wrote about New Yorkers in "Martin Chuzzlewit," the dollar worship would seem to persist. Incidentally, Fifth Avenue has a double row of composition columns with gilt balls at their summits. They form a colonnade that would make a fitting entrance to a large-sized circus, or to a freak show. Perhaps they were only there temporarily. I know not.

That the New Yorker does not like the English, is a fact which must be attributed to temperament on both sides. The English manner of seeming indifference, and the irritating habit of refusing to grow "ratty," in fact, his general John Bullishness, even when all the superior advantages of being a New Yorker are pointed out, drive the New York man to frenzy and profanity, at which, to do him justice, he is an expert. And yet, despite the inherent dislike of the true New Yorker for the English and their ways, one meets with the most abundant kindness and a generous hospitality to be ever remembered with gratitude.

A supper at a café—or, as pronounced in New York, in a caff-ay—is a weird thing in the matter of percussive noise. The usual instruments of an orchestra are supplemented by blatant banjos, mandolines, guitars, and other strepitous constructions, the only things lacking are the psaltery and sackbut. Also, there is a strong "push" of coon-song "shouters" engaged. Between ten p.m. and twelve-thirty a.m. I counted forty-seven items, rendered at top speed, and triple forte all the way. The parties at supper talk at the tops of their voices, the waiters rush about yelling to each other in various dialects, and through it all the coon "shouters" yell their songs.

To the Press there is nothing sacred. The most intimate and private things of life are dished up daily in an astounding jargon, and with head-lines "to beat the band." From birth to death, all is reported. Dramatic critics exercise a power and a license that is amazing. There is one big gun—I will not name him for fear of making the others jealous—who flourishes the knout, and flays alive quite artistic people. He wields a power that is enormous, and yet, when his work is examined calmly, it is found to consist not of criticism, but of abnormal verbal vanity.

Advertisement becomes cruelty in this city. I saw a young and pretty girl in a Broadway shop-front patiently rubbing some complexion "fake" on her face. Rubbing it off. Putting it on again. All through the day, and part of the night. A young man in a window putting on a patent collar and tie. Taking it off. Putting it on again. Ugh!—the sickening monotony of it.

All New Yorkers unite in praise of their city; its institutions; its political and municipal organisations; its "bosses"; its buildings; its theatres; its Broadway its avenues; its surface cars; its subways; its incorruptible police (what?); its *Stars* and *Stripes*—and even its bars and swipes. I wonder if they ever heard of the Tower of Babel?

NEXT week we hope to have something to say about another case of Jersey justice, as illustrated by a sentence of a year and a day passed upon a lady visitor.

HOW IS IT DONE?

The subject of Success in Business is an absorbing subject. Watch a number of business men talking seriously together—in nine cases out of ten you will find they are telling each other stories of Success. It will pay you, when studying the story of Business Success, to ask "How is it Done?"

We see palatial Business Premises rising up in every quarter of London. We hear of the phenomenal Business Success of a Lipton, of a Lever, of a Whiteley, of a Harrod; we know that the magnificent concerns which are represented by these names, and by others of the same weight of stability and magnitude, have been built up in less than one lifetime. We have seen their places grow from the shop—a small and humble shop in some cases—into the Palaces of Trade, employing hundreds of men, that they are to-day; we know that the men who set out to build up these businesses are, in most cases, still alive, and are reaping the solid results of their sagacity and their labour.

Since we all know that there are not hundreds but thousands of men, who started life with exactly the same advantages and disadvantages, and who certainly worked as hard as did these Pioneers of Business Success, we must conclude that Success came more as a result of their sagacity than of their labour. Other men, equally honest, equally industrious, equally anxious, remained with the ruck that is ever painfully struggling just to keep going.

These men came to the top, and have established themselves firmly and solidly there.

It is worth any Business man's while—but especially is it worth the while of any young Business man—to ask, "How is It Done?"

What is Business Sagacity?

Business Success in every one of these cases has been won by Business knowledge. And all Business knowledge—classified ready for reference without the loss of a moment's time—is embodied in the "Business Encyclopædia." We have hundreds of letters from Business men, testifying to the profit they have derived from this unique work; and amongst the writers of these letters are to be found the names of all the men who stand for success in Business to-day.

Business Sagacity rather than mere industry, punctuality, and sobriety has enabled these men to achieve Business success. Their Business sagacity enabled them to see its enormous time and labour-saving possibilities—to realise that here was no luxury for Business offices pretending to be well fitted up, but an actual, practical working tool without which the man who disdained it must inevitably come out of the fierce Business struggle for pre-eminence worsted and maimed and defeated—disastrously defeated, if he persisted in ignoring what his wiser and more successful Business rivals persisted in using and acting on, more and more confidently every day.

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The latest revised edition of the "Business Encyclopædia" is as near perfection as such a book, embodying the combined wisdom of so many experts on Business and commercial matters, can possibly be. There is no man, whether clerk, cashier, commercial traveller, agent, manager, shop keeper, tradesman, merchant, manufacturer, solicitor, stock-broker, financier, or capitalist, who cannot find here the information *he* needs in *his* line to make *his* life a Business success.

But apart from the thousands of matters with which it deals (there are over 12,000 references on the Index), it is perhaps in its power to stimulate new Business ideas that the Business Encyclopædia is most valuable to the man who aims at real solid Success in Business.

Constant use of the "Business Encyclopædia" stimulates Business ideas. Constant study of the Business knowledge here presented in authoritative, clear, and concise form encourages the Business man to confidently act on his own ideas. How many men, one wonders, have had just the same idea and have left it at that, as the man who seized it, acted on it, and made a fortune out of it.

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Over 40,000 firms and business men are now using and profiting by the "Business Encyclopædia." Do you realise what this means? Do you quite understand how it affects you?

It means that the standard of Business efficiency is higher to-day than it ever was before. It means that if *you* do not keep yourself abreast with Business knowledge you must inevitably go under—that you will be crowded out of the Business fight.

And the men who realise this are the men who "get there" in Business. The way of Business success is the way of scientific and systematic Business knowledge—knowledge that can only be obtained in the "Business Encyclopædia"—knowledge that enables you to act with confidence on your own Business ideas because they are founded on this expert knowledge of Business.

This is the only answer to those who, seeing some men where they were ten or twenty years ago, as regards success in Business, while others are mounting to wider heights with each succeeding year, ask—"How Is It Done?"

The answer is: "If you want to make money in Business, you must know all about Business. These are the men who know."

Three Opinions.

1. SIR THOMAS DEWAR.

"I must congratulate you upon the production of such an excellent work. The volumes are full of information, and I feel sure they will be found to be a necessity in every commercial house. Now that we see the 'Encyclopædia,' the marvel is that such a work has not been thought of in this country before."

2. A TRADESMAN'S OPINION.

Messrs. Millwood and Son, Drapery and Grocery Stores, Swanage: "Every item in it is most valuable, and it is arranged in the simplest possible manner. No business man can afford to be without it in these days of keen competition."

3. A CLERK'S OPINION.

Mr. G. W. Read, Clerk, Fortnam Road, London, N.: "I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

A FREE BOOK.

The Publishers have compiled a handsomely illustrated book—"THE PRACTICAL BOOK"—which will be sent to you POST FREE. It contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

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Clun House, Surrey Street, London, W.C.

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KIPPERS OF CARAMEL BROWN.

By Mary Meadows and Sally Lunn.

We have no objection to the existence of newspapers which cater for special classes of the community, whether they be fools or dukes. But we should think that it was bad business to attempt the entertainment of utterly heterogeneous persons in the same sheet. Princesses don't go to the *Daily Horror* for their fashions any more than costermongers go to the *Quarterly Review* for their politics.

It is, perhaps, quite reasonable and proper for a half-penny paper to announce with a flourish of trumpets that "although Parliament is dissolved the Ministry still remains in existence—it does not die with Parliament. Many people imagine the Ministry is a kind of committee of the dominating party in Parliament." There are, no doubt, many half-educated people and children who are ignorant of almost any subject which may be mentioned, but if that were a reason for instructing them, journalism would be reduced to the form of an unpopular encyclopædia.

There are very many people who have never heard of Timbuctoo. Why not have a leading article every day to announce the latitude and longitude of that delectable region? Some persons fancy that, if they buy an article for £1 and sell it for £2, they have made only 50 per cent. profit. Let the *Daily Grin* then devote a daily page to the exposition of simple arithmetic.

But what I deprecate is that a paper which takes the trouble to explain that Ministries survive Parliaments, should, in the same number, devote considerable space to the interests of the rich. Now, except in rare instances, the fool who has so little knowledge of politics as to imagine that Governments disappear with Parliaments is not in the habit of sending out motor-cars to bring voters to the poll.

Yet we find this "Half-Minute Perplexity Talk":—

> The Problem to be Faced.
>
> Numbers of people will be using and lending their automobiles during the general election, and will naturally want to preserve them as much as possible from damage. How can they be decorated effectively and what precautions should be taken against scratches and other detrimental marks?
>
> Solution of the Difficulty.
>
> Owners of very new and delicate cars will have the bodies removed and old ones put in their place for the electioneering campaign. This will be a wise precaution, for paint will get scratched and upholstery marred under the stress of excitement and overcrowding.

Note the use of the foreign word "automobile," and the suggestion that people who read "Half-Minute Perplexity Talks" are the owners of numbers of new and delicate cars.

Then we have an article on "Jewel Cases and their Contents." In some cases, perhaps, they may be humble owners of jewels, but surely not of so many as to require special cases to hold them. Yet the gutter ape with the eccentric notions about Government and Parliament is instructed as to "the newest patterns of gem-cases" with "rack-cut trays inside . . . places for rings and places for brooches and tie-pins, and room for the necklaces and bracelets and larger ornaments as well." These, we are told, are "just the kind of cases to take away on a motor-car trip, and are as pretty as they are useful, with their coloured leather covers and their soft satin linings. Caramel brown, and camel yellow, violet of various shades, pearl and gun-metal grey, carnation red and royal blue are the colours chosen most frequently."

Think of the wife or daughter of the gutter politician, whose education has not taught him the simplest elements of our constitutional system, revelling in soft satin linings, caramel brown, and camel yellow and gun-metal grey!

Something about mangles or kippers or chintz blouses or ornaments of rabbit fur might have been to the point. But no; the lady at the wash-tub is solemnly informed that "the woman who dresses *à la mode*"—(we can hear Eliza wondering what the dickens that means)—"wears sets of jewels to match or intensify the colour scheme of her attire."

"Supposing her toilette"—(how very Parisian!)—"be one of the shades of pink now so fashionable, she takes from her case a long coral chain of a perfect gradation of rose"—(think of that!)—"and wears it with pearl rings and lace-pins and with pearls in her ears, for coral too often repeated is not satisfactory in effect." Evidently Eliza cannot be too careful. Her mosaic brooch and glass earrings and silver bangles might make a bad impression upon Harry or George.

We are not even sure that she will be quite right in continuing to flaunt her Mizpah ring. For this is what we read: "Rings are set with intense simplicity, but the gems employed must be large. There are rings for the tailor-made costume set in platinum or silver, and rings for the afternoon toilette (*sic*), from some of which dangle little charms set with pearls or precious stones. All are refined though so large and worn in such numbers." Moreover, "a modern collection of ornaments includes numbers of handsome girdles and even stomachers, arrayed in barbaric settings, with a harmoniously chosen medley of gems."

What a relief it must be to turn from all this balderdash to half a column of cookery! At first sight, it will not convey much to Eliza's mind, but presently she will catch a glimpse of the word "recipes." Yes, but "recipes for Russian and other delicacies," including "Caviar aux Blinis." Blinis? Blimey! What a joy to read of all these things as you toast your sausage and wonder whether you can afford a slice of ham from the cook-shop round the corner!

THE VICAR AND THE SQUIRE OF SHELLEY.

For a long time past the relations of the Rev. William Philp, Rector of Shelley, with Mr. M. W. Galloway and his family, of Shelley Hall, Ongar, have been very strained. Mr. Galloway is a squire of a sort, and according to the Rector, the family at the Hall are constantly annoying Mr. Philp. On the other hand, Mr. Galloway has just charged the Rector with flourishing a stick over the head of his child, and got him bound over in £50. Mr. Philp, who is not a *persona grata* in the neighbourhood, since he objects to hunting, and is not an admirer of the bucolic mind, says that his trial was a travesty of justice, and supports his statement by assuring us that the Chairman of the Bench of Magistrates, Mr. Tyndall White, indicated, before the defence was opened, that his mind was made up. However that may be, the quarrel between Squire and Parson is very regrettable, and the best thing they can do is to steer clear of each other for the next few months.

THE NOBLE CANDIDATE WAS MAKING A GREAT IMPRESSION, AND THINKING NO SMALL BEER OF HIMSELF, WHEN——

"THE VOICE" ARRIVED.

Practical British Training in Advertisement-Writing, on Unprecedented Terms, for Readers of "John Bull"

REMARKABLE SCHOLARSHIP OFFER

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This is not a competition, but a test of ability and aptitude. If you have brains and enterprise and are willing to learn, the Practical Correspondence College can train you to acquire, in the shortest possible time, a money-earning degree of proficiency in Advertisement Writing, which is undoubtedly one of the most lucrative of the newer professions, and one which offers unlimited scope even as a spare time occupation.

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The object of the Scholarships now offered is to discover whether you possess sufficient latent talent to make it worth your while to learn, and worth our while to teach you. We cannot afford to enrol dull, unintelligent students because we have a five years' reputation to lose—and we cannot perform miracles. We want keen, alert young men and women who are anxious to increase their earning power and are prepared to back their ambition with ability.

For our part, we are prepared to forfeit half the fee (which is already as low as possible consistent with first-class individual tuition) if the students to whom we award Scholarships are not ultimately successful. The terms of the special Scholarships are such as have never before been offered by any College, and they merit your serious consideration.

Unprecedented Terms.

We have drawn up a short set of test questions which we invite you to work out without committing yourself in any way or spending any money. If your answers reach the required standard you will be entitled to receive the full and unabridged course of postal tuition at half the regular fees named in the prospectus; the remaining half to be paid *only if you earn £10 by advertisement-writing within six months of completing the Course.*

In a recent offer on identical terms to the present one Scholarships were awarded to only 59 per cent. of the candidates. Those who were unsuccessful were advised not to enrol. Anyone who cares to call at our offices can verify these statements.

Terms at a Glance.

Successful candidates will be entitled to receive the complete Course of Instruction in Advertisement-Writing at half fees, balance payable only if the student earns

£10

by Advt. Writing within six months of completion of the Course.

No coupons, no entrance fee, no liability of any kind incurred by entering for preliminary test.

Read carefully and send to-day for full particulars.

Endorsed by "JOHN BULL."

A representative of JOHN BULL has, however, made independent investigation and expressed satisfaction with the genuineness of the P. C. C. and its methods.

No previous knowledge of advertising is necessary in order to successfully answer the test questions—simply average commonsense and a fair education. We are convinced that by this special Scholarship scheme we shall secure the pick of the cleverest readers of JOHN BULL—able, enterprising and resourceful men and women, who will eventually be numbered amongst our most successful students, and whose success will enhance the reputation of the College.

A Real Opportunity.

Every reader stands a chance of gaining a Scholarship. Many people who are not considered clever at figures, office routine, or the work at which they happen to be employed for want of better openings, are full of bright ideas which might be turned to profitable account in the advertising world. Many clerks, salesmen, and others, by taking up advt.-writing in their spare time, have been able to add considerably to their regular salaries and others have eventually secured well-paid positions as advt. writers. Many P. C. C. students earn more than the whole amount of the fees before completing the Course.

Our past and present students include men and women in all walks of life, all keen and enterprising, anxious to improve their prospects and rise out of the rut of routine. If you are ambitious and have brains, here is a chance to turn them to profitable account, to develop and find an outlet for your dormant abilities, to enhance your "market value," and thus to rise steadily and far more rapidly than you could do otherwise.

Booklet Free.

It is an opportunity which may make all the difference to your future success. Don't let it pass. Send for free copy of "Brains and Ink," giving full prospectus of the Course, together with which will be sent you full particulars of the Special Scholarship offer, test paper, and entry form. It costs you nothing to enter, and you risk nothing, and commit yourself to nothing. Investigate this opportunity before you reject it. Do not hesitate; write to-day. Address, The Secretary, PRACTICAL CORRESPONDENCE COLLEGE, 26, THANET HOUSE, STRAND, LONDON, W.C.

The Practical Correspondence College

26, Thanet House, Strand, London, W.C.

LINES TO A LADY CANVASSER.

AFTER W. M. PRAED.

Lady, it cuts me to the heart
To so unkindly use thee.
Yet, would I play a manly part,
My vote I must refuse thee.
The reason why? Well, now, you know,
That's quite a lengthy story;
But when to-day is long ago,
I may again vote Tory!

When Truth is found in every well;
When Right is Might, not wrong-o;
When Belgians realise that Hell
Is very like the Congo;
When plenty reigns in every home;
When Lords have found their level;
When Mr. Kensit goes to Rome
And Pigott to the devil;
When we possess, what now we've not
A really modest "Winnie";
When Ure's plain truths are worth a jot,
Or Beecham's pills a guinea;
When I have found the sunken pelf
One seeks at Tobermory,—
I may perhaps feel more myself,
I may again vote Tory!

When Socialists no longer rave;
When Bodie cures a cripple;
When British Workmen start to save,
And cease the weekly tipple;
When Consols really start to rise;
When Suffragettes are pretty;
When Chesterton says something wise,
Or Shaw says something witty;
When Mr. Balfour is so terse
A child could comprehend him,
When someone pays me for my verse
(I would that God would send him!)
When bloodhounds really find the clue
They always find in story,—
Why, lady fair, I promise you
I may again vote Tory.

When Miss Corelli reads Hall Caine,
And Caine reads Miss Corelli;
When every German o'er the main
Is beaten to a jelly;
When I have sung his requiem
In verses grim and gory;
Then, lady dear, I may—ahem!
I may again vote Tory.

When Rosebery in our time of need
No lonely furrow ranges,
But finds a quiet hour to read
Lord Goschen on th'Exchanges;
When he has learned it all by rote
And told Lloyd George about it,
Why, lady, if you want my vote,
And cannot do without it,
Perchance I then may give it thee,
And yet—I rather doubt it. H. H. C.

DOUGLAS AND CO.

Our attention has again been directed to the advertisement published by this man in the *Glasgow Herald*:—

> Required energetic Scotsman, 25 to 30, for general merchants' business in Australia; must be capable of supervising book-keeping, dictating correspondence, controlling office staff and travellers, and a good organiser. Salary to commence at £400 per annum, first-class passage paid. Full particulars as to experience. Box 289, *Glasgow Herald* Office, Fleet Street, London.

Our correspondent answered it, and received a letter from Douglas and Co., of 60, Haymarket, S.W., asking for references, etc. They were sent, and they then said they would have to cable to their friends in Australia; that the suitable applicants having been whittled down to eight, they proposed that these eight should pay the cost of the cables. Our correspondent was not unwilling to fall in with this arrangement, but having made enquiries about Douglas and Co., he found that a party of the name of Douglas merely uses the address of 60, Haymarket for letters. Our readers should have nothing to do with Messrs. Douglas and Co.

A GRATEFUL EX-CONVICT.

HOW THE POLICE SOMETIMES HELP EX-CONVICTS.

We like to give both sides of a question, and so we give the letter that follows. We have read the documents referred to, and they bear out the description of them given by our correspondent:—

> I have read with considerable interest the letter in a recent issue of JOHN BULL (signed "R"). It would be as well if you could have the testimony of an ex-criminal (who has regained his character), which will go far to refute the statements contained in the said letter. I left prison for good three years ago, and have been earning my own living ever since, honestly. My criminal career covered a period of five years. During that period I have been in contact with scores of police officials and prison officials, and I unhesitatingly testify the fact that I always received kind and just treatment at their hands. I have always found them ready to assist me with their advice and counsel as far as lay in their power to do so. I left K——— Gaol three years ago, after completing a sentence of twelve months' hard labour under the Prevention of Crimes Act. I had entered the prison with no prospects in life but a criminal career. I left it overwhelmed with good advice and good wishes from the prison officials to start a new life, to start at the very bottom of the ladder. It is to the chaplain of that prison that I owe the fact that I am now an honest, respectable man. Since my discharge from prison (although we are 200 miles apart) he has not forgotten me. He has written to me constantly, and has visited me here. As his letters show, he has advised me, and left no stone unturned to keep me to the right path. I have sent his letters, also other letters from another prison official, for your inspection. They will undoubtedly prove what I have stated. In these letters you will find the word "Friends" frequently mentioned. These friends are also prison warders. Although I am in a very humble position, I am contented to remain so, confident that I shall some day be in a better one. When I came to London three months after my discharge from prison (I had spent the intervening period in a Church Army Labour Home) I was in a destitute condition. I went to a detective I know and told him how I was placed. To his credit, be it said, he provided me with money for immediate necessities, and sent me to a society who put me in my present situation. I have met him and others several times since, but I have never been interfered with.

AMONG THE LAWYERS.

QUESTIONS OF FACT.

Lord Justice Vaughan Williams was quite eloquent the other day upon the inability of the Court of Appeal to deal with questions of fact. In his opinion, it is an "odious" limitation of the powers of the Court. The case that occasioned this heated language was that of a man who had been injured by a motor-car, and claimed damages for negligence. It was tried by Mr. Justice Hamilton and a Special Jury. The jury found for the plaintiff, and the judge did not disagree. But, admittedly, it was a difficult case, the plaintiff himself at the time of the action absolving the chauffeur from blame and giving the same opinion a month later. The defendants went to the Court of Appeal on misdirection, but the Court found there was none. Lord Justice Vaughan Williams was strongly of the opinion that it was an unjust verdict. Still, he could not say that there was no scintilla of evidence in support of it, and this had to be said if the Court of Appeal was to be able to intervene. The Lord Justice thought it was an "odious" thing for him to have to listen to the appeal, and be debarred from considering the facts, but his brothers Farwell and Kennedy were of a very different opinion, and did not hesitate to say so. In their opinion, as in that of most laymen, judge and jury, with the witnesses before them, are much more likely to arrive at a true verdict upon the facts than three judges sitting as a Court of Appeal, with no opportunity of seeing or listening to the witnesses. Anyway, it is the law of the land that questions of fact shall be left to the Courts of first instance, and Lords Justices are bound by the law just like humbler folk.

MR. JUSTICE NEVILLE'S SITTINGS.

A week or two ago, moved apparently by the Lord Chancellor's hint to the Judges not to be in such a hurry to "rise," Mr. Justice Darling announced that he intended to sit daily until 4.30. That means an extra 2¼ hours in the week and is all to the good. Now Mr. Justice Neville has discovered that it would suit the convenience of the profession and the public if his Court opened at 10.15 and closed at 4.15, instead of as heretofore, a quarter of an hour earlier each way. But unlike Mr. Justice Darling, the Chancery Judge has no intention of sitting more hours in the week, and so there will be no sitting in his Court on Saturday! By the way, is it in the power of a Judge to make a rule that his Court shall never sit on Saturdays? We much doubt it.

LEGAL ANSWERS.

BROKEN GLASS.—JUNO (Birmingham).—The tenant is liable to make good the broken glass, no matter who broke it.

LOST GOODS.—J. B. B.—You are not bound to take fresh goods purchased by the company, and you can insist on money compensation.

CIVIL SERVANTS' COMPENSATION.—SURVEYOR.—You held your appointment subject to the Ordnance Survey conditions, and as you do not come under the Compensation Act we do not see how you can get more than the rules state. You should ask to be transferred to another district.

RUBBER COMPANY'S EMPLOYEES.—W. W. (Liverpool).—The only advice we can give you is to write to the British Consul at the place in Peru and ask him to see that a letter is delivered to the man. If the salary is not paid, an action would lie for its recovery, and the man should be asked to give authority for this.

UNCLAIMED PROPERTY.—W. M.—The best way of obtaining information about the Leadham bequests is to see the will at Somerset House. We cannot give you any information on the subject.

ACTION AGAINST POST OFFICE.—J. R. B.—The Postmaster-General is liable to actions for breach of contracts, and can be sued.

TAXATION OF LAW COSTS.—YARRA.—You can apply to a Master of the Court in which the action was brought, or to whose department the matter relates, to have the solicitor's bill taxed You must bear the cost.

BOOKS BY INSTALMENTS.—C. L. M.—You are liable to fulfil the contract which you signed, and we don't see how you can expect the publishers to cancel it now.

CLUB CONTRACTS.—JACK (Sheffield).—Unless the rules prohibit members from doing work for the club there is no reason why they should not do so. Paid officers should not vote, as they are not members of the committee.

TRUSTEES OF WILL.—INTERESTED.—When a trustee dies his executors become the trustees, but where the estate is in Chancery that Court will direct the making of appointments. You must consult a solicitor.

MONEYLENDER.—H. A. G.—The sending of a cheque by post to complete a loan is not an infringement of the law, and does not make the transaction void.

PURCHASE OF LAND.—W. R.—The lender should take a promissory note payable on demand as security for the loan. There should also be an agreement as to the terms of repayment.

SALE OF MISFIT DRESS.—MODES.—You should sell the dress, and if it does not realise the amount of your account you should sue the customer for balance. If it fetches more you should retain the balance.

MILK ADULTERATION.—E. A. M.—A caterer who supplies milk with tea is liable to penalties if he adulterates it, as the customer who is supplied with milk is entitled to have it of the proper quality.

SALE OF BUSINESS.—CROYDON.—The man is not entitled to retain the monies he has collected, and can be compelled to pay for the goods bought at the price agreed on. You should summon him for the amount due to you.

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Scotch Whisky
(the finest that Scotland can produce)

at wholesale prices direct from Scotland

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In the event of the Government refunding any of the duty now charged on Spirits, we shall repay the proportionate amount.

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4 Years Old	9/6	18/6	36/-
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SAMPLE HALF-BOTTLES.
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Name.....

Address.....

OPEN LETTERS, POSTCARDS, AND TELEGRAMS.

To Lord Rosebery.

MY LORD,—I see that you have been rash enough to rush into print with a manifesto in favour of Mr. Harold Cox. Apart from the constitutional aspect of your intrusion, I think it is to be deplored on the ground that it must have damaged the chances of one of the few independent candidates for Parliamentary honours. Meanwhile, I take this opportunity of deploring your educational shortcomings. You have always posed as a man of parts, as a literary statesman, almost a lord of language. But in your letter to your "dear Harold Cox" I find you employing words and phrases for which a board school boy would very properly be flogged. Let me ask you to re-consider the following:—"Both parties must recognise the value of a voice so dauntless and brilliant as yours." As Dryden wrote of "a dauntless breast," I suppose that, at a pinch, you may be permitted to apply this adjective to a voice. But "brilliant"—shiny, sparkling! I suppose the next thing will be a theory of voice colours. Then we shall have not only a blue story, but a red voice—and a brown breath. And please be good enough to parse and explain also the following sentence:—"I do not think that I can be violating any constitutional rule in writing that, *as a voterless biped, there is no one* (except my son) for whose return to Parliament I am so anxious as *yourself*." This sounds like a passage from a speech by the March Hare or the Mad Hatter. It implies that there is no one so anxious for the return of Mr. Cox as Mr. Cox himself—and that he is a "voterless biped"! The only excuse I can imagine for you is that you indulge in vicarious political correspondence, like a certain distinguished invalid.

JOHN BULL.

To Master Lionel Belilios.

DEAR KIDDIE,—Disraeli observed that "to be famous when you are young is the gift of the gods," but he cannot have foreseen your precocity or the adulation of children by the modern popular Press. No doubt it is prudent, as well as patriotic on your part, to desire the success of your parent in his invasion of our shores. He is probably the possessor of a slipper as well as your purveyor of lollipops. But why should you be dragged out from your nursery to make a canvasser's holiday? Did your transpontine parent really imagine that he was going to gain any support by sending you round in a pony cart, inscribed: "Vote for Daddy?" According to an enthusiastic reporter, you went about warbling "Vote for Daddy. He is a good Daddy. Vote for my Daddy. He is the best Daddy in the world." I do not know what your experience of other daddies may be, but when you are a little older I hope that you will realise the recklessness of generalising from insufficient data. And as you have been described as a "shrewd politician," I venture to submit for your consideration that a person whose one qualification is his goodness as a daddy, will be better employed as an amateur nursery-maid than as a law-giver. I confess that I am not quite certain what a daddy is. I always imagined that it was a long-legged insect with distinct repugnance to the recitation of orisons. Therefore, you had better not talk too much about your daddy, otherwise, you see, people may be tempted to take him by the left leg, etc.

JOHN BULL.

To Miss Megan Lloyd George.

DEAR LASSIE,—You have the advantage over Master Belilios that you are three years his senior, having reached the mature age of seven. But you do not appear to make up in versatility what you lack in juvenility. I read that your "election address may be summed up in the brief, but pregnant phrase: 'Vote for Father.'" Father is certainly an improvement on Daddy, but it is to be regretted that you should not have inherited more of your parent's exuberant vocabulary. Surely, at the very least, you should have written out something sensational about dukes or horse-flesh!

JOHN BULL.

To Eric Paterson, Esq., Smyrna.

DEAR SIR,—Congratulations on your escape, but not on your courage. I have read your own account of your brush with brigands. It appears that you had received many warnings, and had been perturbed by the fairy tale or apocalyptic vision of a mysterious man on a white horse. So you went about armed to the teeth, surrounded by cavasses. At last one night you encountered some suspicious characters, and fired upon them in a panic. Not unnaturally, they retaliated, and one of your bodyguard was seriously wounded. "Run, Mr. Eric, I am done for," he exclaimed, pathetically. Now, if this had happened in an ordinary romance, you would have declared vehemently that nothing would have induced you to abandon your faithful servant. These heroic acts, however, do not always occur in real life. When he begged you to run, you did run. My compliments. JOHN BULL.

To His Worship the Mayor, High Wycombe, Bucks.

SIR,—My attention is drawn through a local paper to the fact that on a recent afternoon the Deputy Mayor distributed to the Chief Constable and members of the High Wycombe police force, in your "unavoidable absence," their share of a Christmas Box Fund, and that at the distribution he "paid a high tribute to the efficiency of the force," adding that "the inhabitants had shown their appreciation of them by giving an increased sum." I desire, however, to call your attention to the fact that the Chief Constable of your town is also Inspector of Weights and Measures, and if the efficiency is what the Deputy Mayor describes it to be, will you be good enough to inform me why, in some shops of the town at any rate, bread is often sold short weight contrary to the Act? It seems that in High Wycombe it is "not the custom" to weigh bread unless the purchaser insists upon it. But that by the way. I am bound to point out that there is another side to the "efficiency" of the local force. I have before me a statement by a licensed victualler of High Wycombe in which he reveals to me the method by which the Christmas Box Fund was raised. "It was collected," he tells me, "two days before Christmas by a constable calling with a book upon licensed victuallers and small shopkeepers. I at first refused to contribute, but my refusal was received with such bad grace that, being a publican, I decided it would perhaps be wiser to give." Now if what is here said is true, I do not hesitate to say that it constitutes a gross discredit to the borough council. I do not know any other city or borough in the kingdom where this shop-to-shop cadging by the police would be permitted either at Christmas or any other time. It tends to all sorts of public and private evils which you, sir, should understand, and it is necessarily prejudicial not only to the public service in which the police are engaged, but to the public interests which it is their duty faithfully to serve. JOHN BULL.

To the Chairman, Art Gallery Committee, Leicester.

GOOD SIR,— I am informed by Mrs. Grundy and the Rev. Mr. Stiggins that having drawn the attention of your Committee to the fact that you were exhibiting in the public Art Gallery a picture which suffused the modest cheeks of the lady with painful blushes and caused the rev. gentleman to suffer severe shock in his moral organs, you have carefully shrouded it in opaque fabric. Mrs. Grundy and the Rev. Mr. Stiggins inform me that it would give them excruciating pain to describe this picture to me in detail, but I vaguely understand from their communication that it was painted by an artist of some note, that it was bequeathed to the town by a local gentleman, and that it depicts, in the classic style, two nude figures bathing. Mrs. Grundy, sir, tells me that ever since she has gazed on this distressing scene she has been so upset that she has not been able to take her usual monthly bath, and that when the next one falls due she is afraid she will have to remove the looking-glass and turn down the lights; while on his own behalf the Rev. Mr. Stiggins states that he has had to issue instructions that, in the future, no member of his household shall wash below the neck.

I now beg, sir, to draw your attention to the fact that at this present moment there are numbers of horses, asses, dogs, cats, and other animals careering naked and unashamed through the streets of Leicester. I will not be behind Mrs. Grundy and the Rev. Mr. Stiggins in any measure which will save the people of Leicester from the corrupting and debasing influences of depravity in nature as in art.

JOHN BULL.

Chamberlain, Highbury, Birmingham.

Don't object to your disseminating gospel according to Joseph by alleged personal epistle, but remember that when sick man goes into battle firing a gun, he cannot reasonably complain if he be shot at. By the way, who *does* write these letters—Austen? BULL.

Pike Pease, late Conservative Whip.

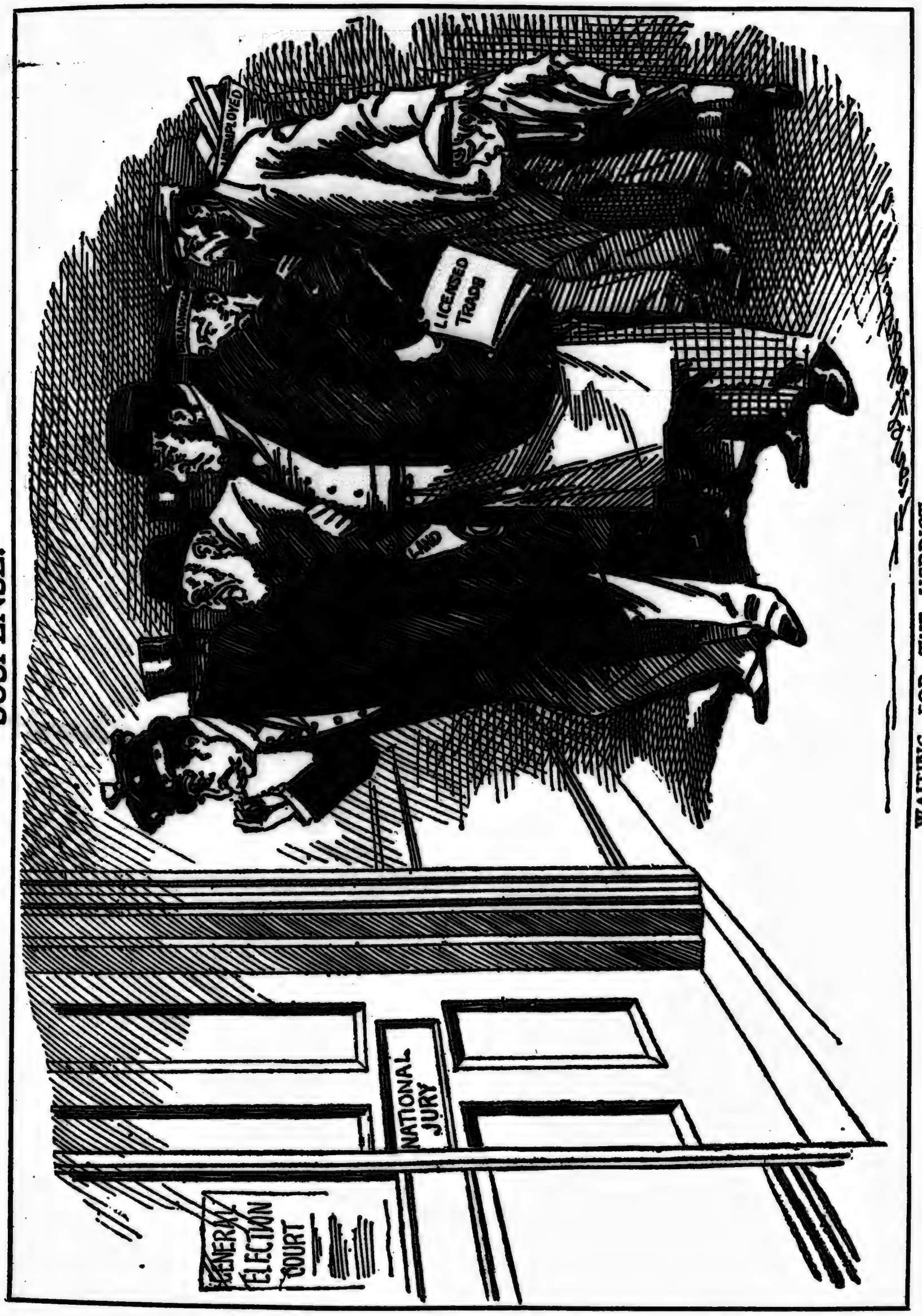
Notice there is now no Pease in Darlington. How do *you* like being whipped? BULL.

Lloyd George, Carnarvon, Wales.

Regret hear had to be smuggled out Grimsby to escape being torn to the trousers. But Doughty lost his seat!

BULL.

SUSPENSE.



WAITING FOR THE VERDICT.

JOHN BULL IN THE CITY.

By Verax.

FAVOURABLE OUTLOOK APART FROM HOME POLITICS—CHEAP MONEY ASSURED—FOREIGN STOCKS, SOUTH AND WEST AFRICANS AND RUBBERS, THE ATTRACTIONS—HOME SECURITIES NOT IN THE ASCENDANT.

I am not going to talk politics beyond venturing to suggest that at the present rate of election progress sweeping changes are not probable. Hence the Stock Markets will have to rely for support upon inherent merits and popular favour. Under the circumstances, I do not think it would be wise to buy Consols or other Government stocks or to follow an improvement in *Home Rails* and other Home securities. It is true that money is abundant and promises to become cheaper, the continental demand for gold having fallen off. But there is still the chance of an attack upon the railway interest, while on the other hand good traffics and favourable dividends as the result of the improvement in trade will act as a support. The outlook for *Home Industrials*, too, remains doubtful. There are, however, other departments of the Stock Exchange which are bound to play an active part in the year's business, more especially *Kaffir* and *West African Mines*, while *Rhodesians* will probably be a good third. Foreign Government stocks and certain foreign rails should also be well to the front, although the position of *Argentine Rails* will require some consideration. There is little doubt now that owing to the frosts the Argentine wheat crop may be ten per cent. below that of a year ago. A lean year would mean a reduction in the railway dividends, chiefly, perhaps, in that of the *Buenos Ayres* and *Pacific*, but the set back would, after all, be merely temporary. The matter is, however, of some importance considering that over 300 millions sterling of British capital is now invested in that Republic. I am still in favour of *Perus*, of *Mexican Rails*, and also of *Guayaquil Quito*. The 5 per cent. bonds of the latter are distinctly cheap at 49 in view of the fact that the Government of Ecuador has paid the coupon. *The Yankee Market* is becoming very nervous, and the Wall Street magnates have for the time being withdrawn their support with the result of a 3 to 6 dol. fall. It remains to be seen what the upshot of the Government actions against the Trusts and Railroads will be. The uncertainty on this point bodes little good, too, to the ambitious projects of the American copper interests, while pronounced weakness of the Yankee market would also delay the upward movement in Canadian Rails, notably *Canadian Pacifics*, which otherwise would be so fully justified.

QUEBEC AND LAKE ST. JOHN IN STATU QUO—MORE INFORMATION WANTED.

As a result of Friday's meeting of the three classes of bondholders of the Quebec and Lake St. John Railway matters remain in *statu quo*, which is due chiefly to the fact that the exact position of affairs on the system is still a mystery, and that, therefore, more information is wanted. The Canadian Northern has so far unbent from its hitherto uncompromising attitude that it has extended the time for the acceptance or rejection of its proposals. The sense of the meetings appeared to be against the acceptance of the Canadian Northern's proposals, and they were eventually adjourned until February 21st. A strong committee is being formed with the object of obtaining independent information regarding the position of the Railway, pending which the bondholders must contain their souls in what patience they can. Meantime, I still think that the Canadian Northern will find it expedient to improve its offer if the various classes of bondholders stand together, and devise some other means for resuscitating the fortunes of the Company.

RISE IN KAFFIR SHARES—MODDERFONTEIN TO THE FRONT—FAR EASTERN SHARES FAVOURED.

The rise in Kaffirs, so long repressed, seems ready to burst out; nor are politics likely to stop it. The labour question is settling itself, and the disbursement of over five millions sterling in dividends now going on, is bound to lead to reinvestment on a large scale. The big houses, moreover, are evincing a good deal of enterprise. Messrs. Barnato are about to float the two *Modderfontein Leases*, each comprising about 1,300 claims, recently acquired from the Transvaal Government by tender. This is a huge proposition which should eventually add largely to the Rand gold output. Then again, *New Modderfontein* have advanced to 12 3-16 on the acquisition of 44 water right claims from the Government, and on the decision to issue new shares which will constitute a bonus and permit larger dividends being paid. I have already pointed out the importance of the *Cinderella Deep* amalgamation, in which the *South Cinderella Deep*, *Hercules* and *East Proprietary Deep* will be included. This would mean 2,000 claims, and beat in output all the other big concerns. Mr. Abe Bailey, not to be behindhand, has acquired the *Welgedacht* holding from the *Oceana Company*, and as he owns the adjoining *Geygerle* property, there is here the prospect of another big enterprise. But the shares likely to rise first are, no doubt, *Cinderella Deep*, now firming up at 2⅜—2½, and with them *General Mining and Finance* (the parent company) are advancing at 2 5-16—2⅜. This Compny is believed to have done exceedingly well last year with its investments, and by the re-organisation of two subsidiary companies. It will be noticed that the chief activity is now altogether on the Far Eastern Rand. In addition to the above, *Brakpan* and *Cloverfield* are advancing, and *Modder B* and *Modder Deep* have improved.

WEST AFRICAN MINES ACTIVE—WARE DANGEROUS GAMBLING COUNTERS—RHODESIANS IRREGULAR—HUINAC COPPER MINES.

West African Mines continue to attract much attention, especially as the new Exploration Company, started under influential auspices, viz., *West African Gold Mines, Limited*, is now in evidence, the capital being fixed at £100,200 in £1 shares (100,000 Ordinary and 200 Founders'). These shares are already quoted at 4—of course, they are only for the *crême de la crême*. But there is a dangerous disposition to get the public into all kinds of new, risky gambling counters on the mere rumours that banket has been discovered there or in the neighbourhood. For instance, the *Wallis Syndicate* has been rushed up to 2 13-16, the *Ambroso Syndicate* to 5¾, *W.A.P.* to 5, *London and Dublin* to ¾. Instead of going into such dangerous ventures, it would be better to stick to the well-established concerns as *Ashanti Goldfields* at 2 5-16, *Prestea Block "A"* at 35s.; *Prestea Mines* at 10s., *Abosso* at 2 13-16, *Fanti Consols* at 27s. 6d. In Rhodesians, *Chartered* have moved but slowly, now standing at 1 21-32, but *Tanks* are firm at 6⅞ on the progress of the railway into the Belgian Congo to the Star of the Congo Mine. *Globes* have been rushed up to 7, and receded to 6⅝, while now efforts are being made to galvanise *Bankets* into life again. In West Australians, *Great Fingall Cons.* have firmed up to 16s. 6d. on the completion of the *Tarkwa Central* amalgamation. Copper Mines are lower, and I fancy that the ambitious merger of the American Copper interest will not come off. At all events, this, together with Yankee Rails, is a market to be left severely alone. A correspondent forwards some curious circulars from the directors of the *Huinac Copper Mines, Ltd.* (Peru), concerning a supposed lease of their mine to *Hudson's Consolidated*, in which they suggest that, as the company are hard up, the shareholders should raise £1,000 as a loan, and complaining of some application to the Court by Messrs. Matheson and Co. on behalf of Hudson's Consolidated. On applying to the latter, I was informed, however, that negotiations are in progress, and that if these succeed they will look after the old shareholders. There seems to be no cause for the latter privately to raise money for expenses.

ANOTHER RISE IN RUBBER SHARES—THE QUESTION OF PROFIT-TAKING—JEQUIE BOOMING—JEQUIE WEST.

Another rise in Plantation Rubber shares suggests the question as to whether it is not about time to take profits. Not that I am afraid of any serious set-back in Rubber, though fine hard Para is down 2d. at 7s. 5½d., but in some instances the return on present earnings is too short now. The yield on *Inch Kennett* is still 12 per cent., on *Vallambrosa* and *Pataling* 11 per cent., on *Selangor* 14 per cent., on Liuggi 10½ per cent., but 10 per cent. ought to be the minimum, and it must be better to realise *Highlands and Lowlands* (7½ per cent.), *Kuala Lumpur* (8¾ per cent.), *Sumatra Para* (7⅞ per cent.), *Sungei Kapar* (6⅝ per cent.). Or else take half your profits all round. By the way, *Kellas*, which I singled out as a promising share at 1, are now up to 1½. *Jequié Syndicate* shares, which I recommended from 5s. upwards, have advanced to 9s., at which many readers of JOHN BULL will perhaps consider profit-taking tempting. And now the subsidiary *West Jequié* has been subscribed many times over, and the 2s. shares stand at 3s. 9d. premium. The capital is £50,000 in 2s. shares, and the company acquires the Santa Catarina Estate of 75 acres of planted rubber, with 60,000 trees three to five years old, and 5,000 acres to be selected out of the 80,000 acres owned by the Jequié Syndicate.

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NOTICE TO INQUIRERS TO LETTER-BOX.

To prevent disappointment, I again draw attention to the notice stating that a postal order for 1s. must accompany each inquiry.

NEW ISSUES.

More Rubber Companies.—New Rubber prospectuses are always with us. Just now it is the Juru Estates, Ltd., capital £85,000, which acquires 1,950 acres in the Straits Settlements, partly planted with cocoanuts, and 300 acres with rubber, but the trees are young and cannot yield any substantial profit until 1913. The Gedong (Perak) Rubber Estate, Ltd., is in a similar position with 975 acres in the State of Perak, of which 300 acres are planted which cannot yield any substantial return before 1912. This is the general drawback of recent new issues, which might prove serious in case rubber were to fall heavily in price.

JOHN BULL'S FINANCIAL LETTER-BOX.

FINANCIAL AND INSURANCE ENQUIRIES.—Owing to the ever-increasing demands upon our space for replies to Financial and Insurance Enquiries, we have been compelled to make a rule that in future a postal order for 1s. must accompany each inquiry—which must reach us not later than first post Friday morning in order to be dealt with in the following issue of our journal.

(1) Letters containing inquiries must be addressed to the City Editor, JOHN BULL, 2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

(2) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.

(3) Replies are only made in the ordinary way through the columns of this journal under the above heading, and not by letter.

(4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.

(5) If inquirers wish it, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, for transacting business, will be supplied to them, in which case a stamped addressed envelope must be enclosed.

NEW BRITISH TRANSVAAL MINES.—S. M.—Thanks for P.O. These shares should chiefly advance when the Far Eastern Rand Mining propositions come more to the front, which is bound to happen in the course of the next six months. What you require has been forwarded to you.

SWAZILAND CORPORATION.—H. R. P.—Thanks for P.O. This Corporation (2) has considerable possibilities, and (1) should also be held, as a rally is expected. The outside brokers in question have decamped.

HAMBURG STATE LOTTERY.—T. M. C.—Thanks for P.O. I have stated repeatedly that while these Continental lotteries are *bonâ fide*, the intermediaries are mostly shady, and I am unable to recommend a respectable one.

CARGO FLEETS.—BARTER.—Thanks for P.O. Nothing is known here of the accident to the machinery you refer to, which, of course, is rather important. The price of the shares is, however, still firm at 8s. 9d., apparently on the success of the Furness-Withy co-partner scheme.

BREWERY DEPOSIT.—L. M.—Thanks for P.O. I really do not consider a deposit with Brewery Companies at 4 per cent. interest advisable. You had much better buy sound securities for the money, in which, moreover, you would have the prospect of a rise in the price.

OUTSIDE BROKERS.—LONGCOTT.—Thanks for P.O. This concern with the high-sounding name is an outside brokers' concern, and I advise you not to deal with them, but to transact your business through a stockbroker who is a member of the Stock Exchange. CLYDEBANK.—Apparently the letter has never reached me. The firm in question are respectable outside dealers, but I cannot say anything as to solvency, and I always recommend dealing through a member of the Stock Exchange. Not having received documents, I cannot report upon the same. Please to note that future enquiries can only be answered if accompanied by a Postal Order for 1s. I make an exception in your case, as the documents appear to have been lost. DOUBTING.—Thanks for P.O. I never recommend outside brokers, but, as requested, I have sent you the name and address of a stockbroker, member of the Stock Exchange, who will serve you well in every respect. SIMPLE SIMON.—Thanks for P.O. I regret that despite the diligent search which has been made, these people have not yet been traced, and I am afraid you will never see your money back again.

RUBBER SHARES.—D. B.—Thanks for P.O. Henriquez shares are now quoted 3s. 6d. You will find in to-day's issue a special article on various rubber shares, which will interest you. The West Australian shares mentioned are a fair mining risk, but no catch.

HOUSE STOCKBROKERS.—VECTIS.—Thanks for P.O. As requested, I have sent you the address of a stockbroker, member of the Stock Exchange, who is well versed in the American market, and who will advise you. (2) Yes. (3) They certainly attend the "Street" Market. I am glad to hear that in your opinion "my article is the best you have seen in any weekly."

TWELVE INVESTMENTS.—ENTERD.—Thanks for P.O. I am afraid the outlook for 1 is bad, but the price is so low that it would not be of much use to sell. However, sell if you can. You should hold 2, 3, 4, 7 and 11, which are improving. Nos. 6 and 8 are not doing well, and you had better get out; 9 is not quoted on the Stock Exchange. Of 10 a report is just out, which you should write for. I know nothing of 12. You should enquire on the Glasgow or Edinburgh Exchanges.

STOCK EXCHANGE PUBLICATIONS.—KENT.—Thanks for P.O. (1) Messrs. Mathieson and Sons, of 14, Copthall Avenue, or Messrs. Effingham Wilson, of 2, Royal Exchange Buildings, publish such books, so that you should send for their list. (2) I never recommend outside brokers. (3) What you require has been forwarded. (4) Your stockbroker will advise you.

KAFFIR SHARES.—R. M. (India).—Thanks for P.O. You had better deal with a stockbroker, member of the Stock Exchange, whose name I am sending you. (1) This means that in case of dividend-paying mines which have a short life it is advisable to make provision for the exhaustion of the mine by fixing yourself a private redemption fund. (2) This refers to the same point. Randfontein Central, now quoted 2 5-16, as mentioned by you, and Randfontein South at 2⅞, would both be very suitable for a lock-up, as in the course of the present year they are bound to go much higher, both probably paying 30 per cent. dividends.

A JOHN BULLITE.—You do not send your name, but only *nom-de-plume*.

INVESTMENT OF £5.—J. A. M. (Ryde).—Thanks for P.O. My advice to you as to sending £5 to these outside brokers is "Don't" and if you want to deal in stocks and shares, do so through a stockbroker, member of the Stock Exchange.

GERSON, HAMSON AND CO.—FAR NORTH.—Thanks for P.O. Even if the so-called Trusts of these people were due at once, you could not do anything in the matter, as, unfortunately, they have decamped, and I am afraid it will be impossible to catch them. A. R. (West Bromwich.—Outside brokers, who have now decamped. I am afraid there is very little prospect of getting anything back.

EAST FINGALL.—ROLVAN (Balham).—Thanks for P.O. I am afraid it would be throwing good money after bad to join this reconstruction.

WEST AFRICAN MINES.—W. E. C. W. (Manchester).—Thanks for P.O. You have done very well to buy Fanti Mines and Prestea Mines, and there is every prospect of a rise in the same, as in Abbontiakoon and Wassau Mines, which you have bought. The Prestea Block "A," and with them, of course, Prestea Mines, are taken up more especially by Messrs. Wernher, Beit and Co., who also hold a large block of options.

BANK AND WOODSTOCK TRANSVAAL.—LIMERICK.—Thanks for P.O. (1) This is considered a sound bank, although not ranking with the leading Joint Stock Banks. (2) There is very little market for Woodstock Transvaal, and the Company has not yet obtained any results. The Venture Corporation is believed to have done some remunerative business of late. (3) What you require has been forwarded.

BANK DEPOSIT.—E. H. C. (Brighton).—Thanks for P.O. I have no reason to think that such deposits are not safe, but personally I always prefer advising investment in sound stocks, yielding, say, about from 4 to 5 per cent.

PREMIUM BONDS.—X.—Thanks for P.O. The name of a firm of foreign bankers in London has been forwarded to you, as requested.

WEST AND SOUTH AFRICANS.—W. G. E.—Thanks for P.O. Amongst the West Africans mentioned by you, I prefer Prestea "A" (3), Prestea Mines (4), Fanti Consols (6). There may be also a further rise in 5, 7 and 8, but these are much more speculative. Amongst South Africans, Nos. 10, 11, 12 and 14 are the most promising. Amongst Rubber Companies, you can easily make your selections from the shares mentioned in last week's issue.

BUILDING SOCIETY.—FUNKY.—Thanks for P.O. I quite agree with your friend that Building Societies would be adversely affected in that case, and it would be advisable then to withdraw, not, however, in case a favourable Government comes in.

AXIM AND TARKWA.—ACORN.—Thanks for P.O. No, I do not recommend these, but if you want to buy low-priced West Africans, you might select New Axim at 7s. 3d. (2) Cinderella Deep are a good purchase for a rise. (3) A fair investment, but no catch.

£200 CONSOLS.—PERPLEXED.—Thanks for P.O. (1) Yes, you might as well sell these, and reinvest in stocks giving a higher yield. (2) Dividend-paying Kaffirs would be most suitable. You will find from the table in the issue of January 15th that you can get a yield of £9 13s. per cent. in New Kleinfontein, and £8 14s. per cent. in Langlaagte Estate, also £18 5s. per cent. in Durban Roodepoort. The first two have long lives, the latter a ten years' life, but by distributing the money over these three shares you would make a safe investment, yielding a handsome return. Jequié do not pay dividends yet, but the shares have risen to 9s.

ROSE OF SHARON.—J. C.—Thanks for P.O. Too little is known about this concern as yet, but the promoters apparently mean to put them higher. You should, therefore, hold for the present.

INVESTMENT OF £300.—UNRED.—Thanks for P.O. The order of the stocks mentioned according to quality of investment is No. 2, 3, and 6. The others are not so suitable.

STOCK EXCHANGE PRICES.—WELLWISHER.—Thanks for P.O. (1) A stockbroker, member of the Stock Exchange, would sometimes be able to deal at middle prices, and sometimes at the somewhat higher price. You quite understand that the lowest quotation is that at which the jobber would buy, and the highest is that at which the jobber would sell. (2) A conscientious stockbroker, such as the one whose address I have forwarded to you, would do his very best for you, and in any case you would fare far better than with an outside broker.

OUTSIDE CONCERN.—J. T. C.—Thanks for P.O. You will be very ill-advised to take such shares. These kind of people usually pay the interest promptly at first, but as soon as they have raked in a sufficiently large amount, they disappear without leaving any address.

VILLAGE DEEP, RAND KLEINFONTEIN, ETC.—INQUISITIVE.—Thanks for P.O. Hold both the Kaffir shares, which are very promising. The address of a trustworthy firm of stockbrokers is sent in your envelope, as requested.

OUTSIDERS.—GLASGOW.—Thanks for P.O. You must be aware that these people have decamped, and the chance of their being found is exceedingly small, although diligent search is being made for them. The bank in question is a very small one, and I should prefer one of the leading institutions.

£125 FOR INVESTMENT.—SEAMHAM.—Thanks for P.O. (1) The best are New Kleinfontein, Meyer and Charlton, Roodepoort United, Van Ryn, and New Goch. (2) All depends upon further developments in the mine. (3) Hold Bank of Africa, but sell the others. (4) Fair prospects, which, however, have now been pretty well discounted.

£800 IN DIVIDEND-PAYING MINES.—SENEX.—Thanks for P.O. Your best course would be to consult the table of dividend-paying mines which was given in JOHN BULL on the 15th inst. You can, for instance, buy Crown Mines to yield about 7⅞ per cent. per annum, Nourse Mines over 8 per cent., Durban Roodepoort 18 per cent., Randfontein South 14 per cent., Van Ryn 9⅛ per cent., East Rand Props. 7⅛ per cent., and so on.

MOZAMBIQUE MACEQUECE.—A. W. (Stowmarket).—Thanks for P.O. The rise in Mozambique Company's shares may ultimately benefit this concern, which, however, has still to justify itself. It has already undergone one reconstruction, while at the end of December, 1908, the cash balance was but £5,600. The accounts for 1909 have not yet been published. The concern is in the highest degree speculative.

WARING PREFERENCES, WELSBACH PREFERENCES.—R. T. (Battersea Park).—Thanks for P.O. I should advise sale of both, and of No. 1 in particular.

HOME SOCIETY.—BULLETT.—Thanks for P.O. I do not like this scheme, and cannot advise you to accept the offer in question.

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 67, Long Acre, W.C.

LIABILITY FOR ACCIDENT.—PUZZLED (King's Norton).—Assuming the facts to be as you state them, we are of the opinion that the Company is liable, and that you can recover. Your medical man and the specialist you consulted agree that your eye is not as yet in a condition to allow you to resume your duties, which include mounting scaffolds, and the company seem only able to put against these opinions that of their agent. Write to the company, threatening action unless they pay.

BRITANNIC ASSURANCE COMPANY, LTD.—LION (Harlesden).—In order to constitute an insurable interest the person insuring must have some pecuniary interest in the person insured, or must be liable or accountable for some loss arising through the death of such person. Your letter does not say if you have such an interest. Would you be a pecuniary loser by your mother's death?

PURCHASE OF HOUSE.—ST. CAR (Handsworth).—In our judgment the best company for your purpose is the City Life Assurance Company, of 6, Paul Street, Finsbury, E.C.

FIRST DUTCH INSURANCE COMPANY.—T. HILL (Glasgow).—We think the company may be relied upon to carry out any undertaking into which it may enter.

PURCHASE OF ANNUITY.—M. E. (Llangollen).—At the age given, and for the capital sum mentioned, the annuity, with the office named, would be between £28 and £29.

A number of questions remain unanswered, the inquirers having omitted to act upon our intimation and send the shilling fee.

HENRIQUEZ RUBBER.

The Cheapest Rubber Share on the Market.

In view of the boom which is taking place in Rubber shares, and which, we are convinced, is only just commencing, we have scrutinised very carefully all the various Rubber companies, with the idea of finding a share combining both lowness in price and certainty of large dividends being distributed among the shareholders at the end of this year, and we are glad to say that we have succeeded in finding a share containing these combined qualities and which we can; confidently recommend to the intending investor. The company to which we refer is the Henriquez Estates, Limited, known as

Henriquez Rubber,

and we are convinced that when the following particulars have been studied, the reader will agree that the shares of this company must be considered one of the cheapest investments to be found in the Rubber market,

The company's property contains an area of over 40,000 acres, and is situated in the Republic of Panama. about 8 miles from Panama.

Henriquez Rubber.

The property comprises:—

1. A Rubber plantation of over 600 acres, containing about 130,000 Rubber trees ranging in age from 6 to 9 years. Of this area already 500 acres has been cleared, and the remainder will be cleared before the tapping season commences in February.
2. 740 acres, cleared and sown with guinea grass, well-fenced and amply watered, suitable in every way for the immediate planting of the young Rubber trees.
3. A virgin forest of about 40,000 acres, through which many miles of paths have been cut, estimated to contain 40,000 Rubber trees ready for immediate tapping. It also contains mahogany and other valuable timber.

Henriquez Rubber.

Already samples of the Rubber from the plantation have been sold, and these samples realised 7s. 3d. net per lb. Consequently, it can be deduced that the Rubber produced on the company's property is of excellent quality.

From official reports which have been issued from time to time, the following estimate of profits, to be made during this year, has been compiled:—

1.	Assuming that only half these 130,000 trees are available for tapping during the first year, and that the yield is only one pound per tree, the result would be 65,000 lbs. of Rubber, and, taking the price of Rubber as 6s. per lb.—it is now 7s. 6d.—and the expenses of production as 1s. 3d. per lb. (company's estimate), a net profit will be made of ..	£15,312 10 0
2.	Allowing that the forest contains 40,000 Rubber trees, and that they only produce 2 lbs. of Rubber per tree, an output of 80,000 lbs. of Rubber is obtained, and taking the price of Rubber as 6s. per lb., and the expenses of production as 2s. per lb., we obtain a net profit of	£16,000 0 0
3.	The Manager states that he can cut and sell at least one million feet of mahogany per month, at a net profit of £4 10s. per 1,000 feet, and, allowing that cutting can only be carried on during six months of the year, this should give a net profit of	£27,000 0 0
	Or a total net profit for this year of	£58,312 10 0

Or over 150 per cent. per annum on the total capital of the company, which is only £36,000.

From the facts given above, it will be readily understood that we have selected the shares of the

Henriquez Rubber

as the cheapest Rubber shares on the market and one which we can confidently recommend to the intending investor. The fully paid 2s. shares standing at only 6s. 9d., we have no hesitation in urging the investor to immediately acquire an interest in this company, in order that he may derive the benefit not only of the large dividends which will be paid to shareholders, but also the benefit of the rise in price which must take place as soon as the public realise the value of the shares.

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STOCK AND SHARE BROKERS AND DEALERS,

Moorgate Station Chambers, London, E.C.

THE CASE AGAINST CHURCH BAZAARS.

By a Philistine.

Someone has just put into my hands an appeal on behalf of a bazaar to raise funds for a religious purpose. Usually I put such things on to the fire. This one, however, I have retained for future reference. It is one of the most amazing documents of its kind I have ever had the pleasure of reading. Here are a few of its numerous suggestions for raising money :—

Tram Money.—Walk to business and save fare for bazaar fund.

Firewood.—Beg or buy old boxes, chop and sell.

Toffee.—Make various kinds and sell.

Salt.—Buy blocks, grind and sell in penny packets.

Second-hand Books.—Beg good books and sell or hand to bazaar.

Overtime.—Give overtime money to bazaar.

Ingenious, are they not ?

Now let me make myself clear. I am no opponent of religious work or religious organizations. I write as a church member and a church worker. But I want to take off my gloves whilst I handle a subject which, I firmly believe, has done more during the last half-century to hinder the progress of Christianity than anything else possibly could. It is because I am anxious for the well-being and doing of the churches that I am a bitter opponent of church bazaars. In many ways they are sapping the life of the churches and hindering their work. Unless they are scotched they will probably result in spiritual atrophy and paralysis.

A church is, I take it, an institution founded for spiritual purposes upon a spiritual basis. Its work is to build up the religious life of the community. There is nothing spiritual about a bazaar. It is a money-making concern from inception to completion. It boldly and blatantly advertises the fact. Everyone who goes to it, goes well knowing that the stall-holders are harpies (estimable women though they be elsewhere), and that their motto is, "It is *your* money we want." And, usually, they get it. The visitor returns home a poorer and a wiser man, possessing a dozen articles that are of no earthly use to him—or anyone else—for which he has paid exorbitant prices.

And this is done in the name of religion !

But this is only a minor evil. For months before the bazaar has opened its doors there has been the toil of preparation. The ladies have competed with each other in their efforts to beg, wheedle, make and sew. Scores of meetings of committees, executives, and stall-holders have been held ; the whole energies of the church have been turned into money-making channels to the neglect of its legitimate concerns ; interest has been solely centred upon "the Bazaar" ; and the normal attendance at services has been depleted because "everyone is so busy with bazaar work." Nor is this all. Competition is so keen that charges of unfairness, and worse, are made by rival stall-holders ; jealousy is engendered ; gossip and evil-speaking is indulged in ; and it is to be feared that "a little harmless deceit" is occasionally practised.

Throughout all this time the minister—who in the very nature of things is "a poor man of business"—is driven almost to distraction. What with correspondence, and meetings, and interviews, and the work of pouring oil upon troubled waters, healing dissensions and maintaining peace, his pastoral work goes by default. Even sermon preparation has to be hurried. And, as a result, his congregation falls off and his reputation as a preacher suffers.

And afterwards, when the Bazaar is over, everyone is "*so* tired that they are unfit for anything."

Meanwhile, what of the homes of the stall-holders ? "Mother" is away so much that the children are neglected, the servants are without oversight, the household becomes demoralized, work falls into arrear, social ties are ignored. "Hubby"—who is sick of the very word "bazaar"—for his wife has spoken of nothing else for weeks—stays late at the club and becomes surly and cross-grained ; and, at all events for a time, home happiness is wrecked.

And all this is done in the name of religion !

But this is not all. Every tradesman in the district is approached by one or other of the stall-holders. And, whether he can afford it or not, because his custom depends upon it, he gives—grudgingly. Afterwards, Mr. Jones' contribution is compared with Mr. Smith's, and Mrs. Brown takes her orders elsewhere because he has given to Mrs. Robinson instead of to her. He may be a Quaker, or a Unitarian, or anything else you please, yet he must help to support a church with whose teaching he is in entire disagreement—or run the risk of losing his custom.

And the church he thus helps rewards him by entering into competition with him in his business. That the competition is keen is easily proved. The prices are kept up during the earlier hours of the bazaar's short life. But the last day finds many goods still unsold. And, since these cannot be stored, and may be perishable, they are disposed of on the last day at "wholesale reductions." Quilts are sold for the price of sheets, table-cloths for the price of serviettes. If you are fortunate, and have impudence enough to haggle over it, you may purchase a tea service for little more than the cost of carriage. And, of course, the stall-holders and their assistants get the full benefit of any "bargains" that may be going.

And all this is done in the name of religion !

"But," say the bazaar advocates, "the churches must be supported." Exactly. And the answer is equally obvious. If the members and adherents of any particular church cannot support it themselves, or with the aid of sympathisers, without resorting to bazaars—then it would serve Christianity better by closing its doors.

After all, even the most successful of church bazaars is "bad business" and financially unsound. Enormous efforts—which cost both time and money—are made in preparation. Expenses altogether disproportionate to the total receipts are incurred. And the result of it all is that only a percentage of the goods are sold, the bulk of the "takings" being received in the form of subscriptions and donations from "openers" and others. In other words, it costs £60 to raise £40 by sales, and, perhaps, £120 in donations. The net profit is, therefore, £100. If the "workers" could be induced to *give* the £60 in the first case, surely £100 of the £120 could be obtained from the "donors." Net profit £160. And—best of all—the work, worry, anxiety, and all the qualified delights of "the bazaar" would be dispensed with.

"But," say the bazaar advocates, "see what a magnificent outlet is afforded for devoted and enthusiastic work by the church members."

Exactly. But again the answer is obvious. Let the church members show their devotion and enthusiasm in doing the legitimate work of the church. By so doing they would at least cease to enter into unfair competition with a body of struggling tradesmen, handicapped as they are by the necessity of paying for their stock and by the fact that they have rent and rates to pay.

Is it not likely, I put it to them fairly, is it not likely that if the churches followed the apostolic injunction "to visit the fatherless and widows in their affliction, and keep themselves unspotted from the world," that they would solve the grave problem of church finance without knowing it ?

Such, at all events, is my opinion.

ANOTHER CONSERVATIVE BATTLE SONG.

(Here is another from amongst the collection of Conservative Battle Songs sent in response to our invitation when publishing the Liberal one.)

CLEAR THE COURSE.

Stop your wrangling—clear the course.
Note the starters—choose your horse.
Mine shall be "Old England."
Colours, three—Red, White and Blue ;
Jockey, Arthur Balfour, who
Has ridden to many a victory.

Cease your discord—clear the course
Sure the bookies must be hoarse,
Two to one "Old England."
Friend or foeman ? Now's the hour.
Country—Commerce—Empire—Power,
What will be the verdict ?

Clear the racecourse. Here they come !
Socialist and Home Rule run,
And Free Trade limps behind them.
Now up the straight they all appear,
Balfour wins—the people cheer,
And shout for good "Old England."

W. H. Owen.

"A BOGUS VANDERBILT."

£200,000 OF BILLS IN CIRCULATION.

It seems that we understated the amount of the bills drawn by "Fred Vanderbilt," which are being offered for discount. All told, those dated November 25th, 1909, totalled £170,000, the £70,000 to which we referred being only a portion of the lot. And it is said, but we cannot vouch for it, that there are further bills to the value of £130,000 by the same makers.

The entry in the "Almanach de Gotha" referring to the young man who accepted the bills is as follows:—

"Francois Joseph Gérard Marie, né à Méran, 7 Sept., 1879 (Seebenstein)."

His affairs are under curatel, and by the law of Austria it is a criminal act for a person so placed to accept bills.

Is it within the power of Prince Francois Joseph of Braganza to pay £170,000 on February 28th of this year? The emeralds are said to have been bought, by the person who signs himself "Fred Vanderbilt," from the Emerald Mines, Limited. What he is supposed to have given for them we do not know. That emeralds approaching £170,000 in value have been sold from the property of the Emerald Mines, Limited, must be a pleasant surprise to shareholders—if only their faith is sufficiently robust to enable them to believe it.

In last week's article upon the subject we mentioned Mr. Hunt as having introduced the gentleman we named Brown to the Secretary of the Emerald Mines, Limited. Mr. Hunt has called upon us to say that he knows nothing about any of the parties who between them made the bills. These bills were simply offered to him to discount. We made no suggestion to the contrary.

Messrs. Myers, Davies and Co. inform us that they are the only firm of Chartered Accountants at Bell House, and have no connection with any of the parties named in our last week's article.

Messrs. Venables and Co. complain that we have brought their name into a questionable business of which they know nothing. All we said was that Mr. Brown saw Mr. Hunt "in an office belonging to Messrs. Venables and Co.," which is true. We suggested nothing to the prejudice of this firm, and fully accept their assurance that they have had no dealings with, and know nothing about, the man "Vanderbilt."

It may be thought strange that this person should have taken acceptances for £170,000—to name the lowest sum—for which presumably some consideration was given, from a young man who is notoriously not rich. The explanation suggested is that Prince Franz-Joseph is a godson of the Emperor of Austria, and that the chances are that His Majesty would come to the rescue of his godson. But we doubt it.

LORD SALISBURY ON THE HOUSE OF LORDS.

A correspondent sends us the following quotation from a speech made by the late Lord Salisbury at Glasgow in 1884. We have not noticed its quotation before, and as it is very germane to the present position, we make a present of it to both parties:—

> If the House of Lords is never to contradict the first chamber it had better not exist at all. You know that sometimes people put two locks on a safe and give separate keys to separate people. This would give greater security; but if the locks and keys were identical, or being different both keys were placed in the same hands, the security would be gone, and the action would be absurd, and that would be exactly the absurdity of having two legislative assemblies which were bound to follow the prescriptions of the Ministry of the day. The one would be no check upon the other. It would be like having a Court of Appeal of which the first rule should be that it must not reverse a decision of the Court of first instance. What use would such a Court of Appeal be? I have been taken to task for calling the House of Lords a fly-wheel. I will go back to a historic simile. The Duke of Wellington said it was a way chain, or what in these days we should call a vacuum brake. Suppose you set up a brake of which the first condition should be that it never stopped the wheels going round. What would you think of the wisdom of the persons who set up that brake? That is exactly the wisdom of those persons who maintain that the duty of the House of Lords is in all things to submit and say heartily "Amen" to the decision of the House of Commons.

The Electric Cure is Popular.

As Pleasant as it is Effective.

It is grand to put on an electric battery while lying down resting, and feel its exhilarating influence in every nerve and muscle. There is no inconvenience attached to it in any way. One hour's daily application is sufficient. There is not the slightest shock or irritation, but a gentle, soothing warmth that goes direct to the nerve centres. That kind of electricity cures, and the cure it gives is permanent.

People will sometimes try an ordinary battery (made, no doubt, for commercial purposes), or a shocking-current, which irritates the nerves, and conclude that electricity is not suitable. It will not do any good in that form. The current must be given without shock—without irritation of any kind—and in this way the very weakest individual can be built up.

No person is too weak to use electricity. In such cases a longer building-up process is required. But the results are just as certain as water is to extinguish a fire when applied in sufficient quantities. If a proper battery is used, it is possible to supply a veryqstrong current, free from all inconveniences.

How much more pleasant it is to be cured in this way, while resting, than to be pouring medicine into the poor, weakened stomach, until it is impossible to do without it. This drug habit grows on one, like the whisky habit; and no wonder, as alcohol forms the chief ingredient of many preparations. It is simply adding more poison to the weakened organs. Why not stop it?

Rheumatic sufferers, those crippled with Lumbago, Sciatica, or Gout; the victim of weakened stomach, kidney, liver, bowels, or bladder; the person with the shattered nervous system, and suffering from Paralysis, Epilepsy, Neurasthenia, Insomnia, Neuralgia, or Heart Trouble, should seek a restoration of health in the electric cure. Don't say—"It might not do me any good." It will do you good, if you resort to the right means. It will cure you.

There is a book for free distribution among all readers of "John Bull" which covers this subject fully. You should not be without it if you are not in possession of perfect health. It tells the cause of weakness and disease, and how a cure can be had. It describes the most successful remedy known—the "Ajax" Dry-Cell Body Battery. The history of many cases is sent with the book. It costs you nothing to get it.

It is no exaggeration to say that electricity is doing more for human ailments than any remedy known. The users of the "Ajax" Battery universally endorse it. Mr. Chas. Cantle, 146, Upper Kennington Lane, Vauxhall, S.E., says: "It is with pleasure I thank you for the benefit I have received from the battery. When my son got it from you I was dying with chronic dyspepsia and kidney trouble. The pain and agony was killing me. The first day it took the pain out of my back and chest wonderfully. In two days the horrible pain was gone. I can now eat a hearty meal, what I have not been able to do for months. It has acted like a charm. Had I known of the battery earlier it would have saved me pounds and years of agony."

Electricity is the ideal treatment for all nervous conditions. Mr. S. Bailey, Junr., 94, Warner St., Derby, reports a cure of Epilepsy. He says: "I am pleased to be able to report to you a complete cure of my dangerous disease, Epilepsy. Man has at last found a cure for this disease in the electric treatment, and it could not be applied in a more comfortable or easier way than by the 'Ajax' Dry-Cell Body Battery."

At the recent International Exhibition in London the "Ajax" Battery secured the Grand Prix with Gold Medal. The award was issued by the special medical section of the Exhibition, and endorses the system of applying electricity as well as the battery. This is the only electric treatment to secure such an honour. It is also supported by the "Science Siftings" Certificate of Merit.

Write at once to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C., and you will receive by return post the most valuable book ever published on the subject. It is sent in a plain sealed envelope. If near enough to call, please come and test the power of electricity free.—[Advt.]

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(On Speculative Accounts only)

£319,900

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BY THE

NATIONAL SHARE EXCHANGE.

The Law of Evidence

is based on first-hand knowledge of facts. A witness must only speak as to what he knows. What he has been told—however important it may seem—is not what he himself knows, therefore it isn't evidence; what he may think, however good his reasons, is not evidence; what he knows someone else can testify to is not evidence. Roughly speaking, then the Law of Evidence is nothing but personal knowledge of fact.

If we applied the stern rules which govern the Law of Evidence to guide our judgment in ordinary Business Life we should never go far wrong. Such strict exclusion of anything doubtful would count heavily in the result. For in evidence nothing is left to doubt as a rule. A thing may be, but if it is not proved it is not assumed. So it should be in Business. If a man always insists on a receipt for a payment, payment a second time can never sucessfuly be demanded of him. But if he neglected to obtain proof of payment every time, sooner or later some mistake would arise and somebody's word would have to be accepted. Anyway, he himself would be in a false position, for he would have no proof.

The World's Wealth Makers

may seem men or business firms apart from the ordinary type, but if you were to examine their methods you would realise how simple these are. They take nothing for granted, and they have an unerring appreciation of essential facts. In taking nothing for granted they may sometimes be wrong, but they seldom make a mistake the other way. They act on what is certain. Apply these rules to any business, and you cannot very well make a mistake. If a business man or business firm makes an assertion expecting you to act on it, you have a right to demand proof. Apply this method to us. As the National Share Exchange we state that we can make money for you. You have a right to demand proof. We are ready to prove it.

Proof that we can Make Money for You.

In the first place, we direct your attention to the amounts we have paid away to clients. This is a huge sum. We can prove that this amount has been paid away, first by giving you the printed Lists of Cheques—Numbers Amounts, and Initials—and then by producing any single one or batch of the Original cheques paid through the Bank of England, the London County and Westminster, the London City and Midland, the National Provincial, the Joint Stock, South-Western, Lloyds, Coutts Barclays, Union and Smiths, and other Bankers. You will see that the cheque goes to the credit of a client because it appears as a debit in our pass-book. What we do for clients we can do for you. Our System does not change. You can learn all about it—how we can make money for you.

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THERE IS NO TIME LIKE THE PRESENT.

IMAGINARY INTERVIEWS.

By WALTER MOORE.

XXXII.—MR. CONWAY WERTHEIMER.

I felt it my distressing duty to call, on Sunday evening, upon the unsuccessful candidate for South Hackney, being anxious not only to commiserate with him, but also to secure a little "copy" for the benefit of JOHN BULL readers.

"I wish to see Mr. Wertheimer," I informed the man-servant who came at my knock.

"Mr. Wertheimer is not feeling very well," replied the footman.

"I regret to hear it," I said sympathetically; "an attack of the 'blues,' I presume?"

The man giggled.

"Anyhow," I pursued, "please tell your master that, like South Hackney, I will not detain him long."

Two minutes later I was shown into the presence of my victim.

"Pray excuse my calling on the Sabbath," I murmured apologetically.

For a moment Mr. Conway Wertheimer glared at me suspiciously; but, disarmed by the blandness of my smile, he condescended to correct my error. "You mean Sunday; the Sabbath was yesterday."

"Of course, of course!" I exclaimed, with an expressive wink. "But that is a small matter. My purpose in calling is to ask to what do you attribute your defeat?"

"My defeat!" cried Mr. Wertheimer. "You are a little precipitate, my friend. The polling does not take place until Wednesday next."

"I know that," I returned, "but, you see, we go to press on Monday, and consequently there is no time to waste. To what do you attribute your defeat?"

Mr. Wertheimer sank into an armchair, looking dismal to a degree. "Do you mean to say you are as confident as all that?" he asked gloomily.

"It is rather a matter of certitude than of confidence," I gently replied.

"But," moaned Mr. Wertheimer, "it has been said in some quarters that I and Tariff Reform are sure to win."

"I am aware of that. I myself know one or two ill-informed individuals who from the appalling depths of their unplumbed ignorance, or from motives of impotent and unreasoning vindictiveness, have prophesied Mr. Bottomley's defeat. But you know better. Therefore, I ask again, how do you account for your crushing defeat?"

"Well," responded Mr. Wertheimer, sighing wearily, "since you will not admit the possibility of my winning the contest, I might as well be quite candid with you. I attribute my defeat to one primary and several secondary causes. The prime factor in the sum of my discomfiture is —Mr. Horatio Bottomley. Against any other candidate I might have won. But to put *me* up to fight the founder and president of the John Bull League, a well-tried——"

"And magnificently vindicated—" I interposed.

"Member of Parliament, who has made a name for himself in the House of Commons, and is the editor of the most widely read and popular journal in the country; to put *me* in the field against such a protagonist, I say, was really absurd on the part of the Tory managers. Having now discovered what I allowed myself to be let in for, I feel annoyed and hurt." And Mr. Wertheimer emphasised his resentment by kicking over a pile of new election placards bearing the following interesting legend:

DEARER CORN
means
CHEAPER BREAD.

Vote for Wertheimer—The LOGICAL Candidate.

"And what about the secondary causes of your defeat?" I asked.

"Well," returned Mr. Wertheimer, flushing angrily; "you British people cherish some very absurd insular prejudices. You follow me?"

"Yes, yes; say no more," I replied, anxious to put Mr. Wertheimer at his ease. "Will you return to your own country after this instructive experience of electioneering, or remain to discover a few more of the insular prejudices of the British people?"

"My own country!" cried Mr. Wertheimer, springing to his feet and assuming a threatening posture. "This is my own country. How *dare* you suggest——"

"Pardon me, pray," I begged, "and do me the kindness to admit that my mistake was no unreasonable one."

Mr. Wertheimer appearing disinclined to make the admission, I lost no time in departing from the presence of the defeated Parliamentary candidate for South Hackney.

An Athletic Constable

1903—Winner of 100 yds. West Counties Footballers' Handicap.
1904—Joint Holder of Cornwall Cup.

Sleeplessness, Headaches, Nervousness—

Freedom and independence, that is what Phosferine confers on every one, it gives energy, self reliance, and confidence to *act for one's self*. "I have to be self-reliant and prompt to act in cases of emergency," says Constable Edwards, and Phosferine *steadies my nerves* and *gives me confidence*." Constable Edwards asserts that Phosferine imparts the energy which *makes a man believe in himself*, and achieve success. In proof of this our correspondent relates the distinguished successes he has gained as a runner, which, he says, are due to the vitalising properties of Phosferine.

Recently, Sir John Kirk expressed keen appreciation for the vigour and alertness produced by Phosferine, and from Royalty downwards, through every walk of life, the Greatest of all Tonics enables people to withstand illness, hardship, and achieve prosperity.

Entirely Ceased.

Mr. E. S. Edwards, Borough Police Office, Windsor, writes:—"In my occupation as a police constable, great strain is imposed on the nerves, the changes of the weather tax the strongest of constitutions, but thanks to Phosferine these troubles are soon overcome, a dose taken after night duty removes the fatigue and enables me to get refreshing sleep. Necessarily, *I have to be self-reliant and prompt to act in cases of emergency*, and to this end the value of Phosferine has been incalculable. *It steadies my nerves and gives me confidence* when I happen to get in a hot corner. I suffered very considerably from headaches and sleeplessness, but since using your incomparable remedy these do not trouble me in the least. Hot weather induces fatigue, which the excessive and monotonous walking intensifies, but the effect of Phosferine in removing this has been most remarkable, the languidness and staleness has given place to a feeling of alertness after I have taken a dose or two of the remedy. I can confidently say I owe much of my success to its use."—July 16, 1909.

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Neuralgia	Premature Decay	Anæmia
Rheumatism	Maternity Weakness	Malaria
Brain-fag	Nervous Headaches	Sleeplessness
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and all disorders consequent upon a reduced state of the nervous system.

THE REMEDY OF KINGS.

Phosferine has been supplied by Royal Command to

To the Royal Family	H.M. the King of Greece
H.I.M. the Empress of Russia	H.M. The King of Spain
H.M. the Queen of Roumania	The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.

Phosferine Re-creates the Nerve Forces.

Bottles, 1/1½, 2/9, and 4/6. Sold by all Chemists, Stores, &c.
The 2/9 size contains nearly four times the 1/1½ size

THE DRAMA OF TO-DAY.

By M. Clement Scott.

"Captain Kidd."

It takes a bit of doing, I can tell you, to keep up with the "full speed" energy and break-neck pace with which Seymour Hicks starts on his perilous journey from the steamship *Bolivar*, at anchor in the harbour of the yellow fever-flagged island of Porto Banos.

And, mark you, it is no mere "sprinting" affair on the part of Seymour, for he bounds forth, with every atom of mercurial impetuosity at his command, bang into the burning fray, and never for a second, through three solid hours, does he rep ess his volcanic ardour.

The American actor, Collier, was quick enough in "The Dictator" when it was produced at the Comedy Theatre, but in the musical version of this play by Richard Harding Davis, Seymour Hicks can knock spots off him, and I can only compare our Englishman's performance of "Captain Kidd" at Wyndham's Theatre to a *living* cinematograph show, so electrical are the pictures he unwinds with lightning-like rapidity before the eyes of the dazzled onlookers.

As a direct contrast to Seymour Hicks and his indefatigable excitement, is the singularly guileless and innocently demure little figure of Ellaline Terriss as Lucy Sheridan, the missionary —a sort of Edna May character in "The Belle of New York," only even more charming and endearing. Miss Terriss sings the numbers supplied for her by that most, tuneful of musicians Leslie Stuart, with quiet point and an incisiveness that never fails to get straight there, and her dresses, oh! girls, girls, how many of you will envy the sylph-like appearance of Ellaline in her becoming *femme de tube* costumes!

A surprise, too, comes in the second act through the remarkably clever singing of Miss Ivy St. Helier, and said I to myself, "Goodness gracious, who'd have thought it of her?" for Aggie Shrubb is the most insignificant of characters until the moment arrives, and then the entire audience is carried away by a voice so fresh and clear that there is no doubt left as to the happy promise of Miss St. Helier's future career.

The dramatic weathercock points to "set fair" at Wyndham's Theatre, if I mistake not, and everybody will be delighted to see Mr. and Mrs. Seymour Hicks acting together in the same playhouse again.

Down Hoxton Way.

What? You've never been there! Never seen the inside of the great Britannia Theatre at Hoxton. Well, if you want to get an insight into a bit of real East End life, just go and watch the crowds enjoying themselves at the old "Brit." now Mr. Humphry E. Brammall's pantomime "Dick Whittington and his Cat" is being given there.

Listen to the lusty way they join in all the popular choruses, how they cheer their favourites, and even make remarks to them if they've a mind to do so.

Mr. Ellis Brammall has got together an excellent company, and each member works with a will and a go as if they were having a thoroughly good time.

Miss May Beatty, "billed" as "The New Zealand Nightingale," is an extremely handsome "Dick." She is young, shapely and gets across the footlights without any effort whatever.

Mr. George Rapley has plenty of good things to say, and during the interval Dick's cat purrs and meows in the auditorium, much to the amusement of the people who tie ribands round his neck and offer him bonbons.

One incident I was particularly impressed with, I think the lines were spoken by Mr. Bob Hutt, who suggested long life and happiness to the King and Queen—(faint applause)—and wound up his speech by stating that it was *the hard and honest workin, man who made the world go round.* A thunder of appreciation greeted Mr. Hutt when words to this effect were uttered, and in their enthusiasm chocolates and sweetmeats were thrown from the dress circle into the pit and even as high as the gallery.

I wouldn't have missed my evening at the Britannia pantomime for anything, it was a sight well worth seeing, and one I shall remember for many a long time to come.

Answer to Correspondent.

Man in the Street.—You don't mean to tell me you really took the play which, to use your own words, "draws a house-full" seriously? It afforded me immense amusement and I laughed heartily at it. Must disagree again about the other piece; it depressed me dreadfully and there was no "houseful," so you see the majority is on my side.

THE ABERDOUR ORPHANAGE.

We have had two complaints from persons with children at this orphanage. It is alleged, among other things, that (1) the staff is inadequate; (2) the food bad; (3) the boys not properly looked after; (4) the accommodation insufficient. Canon Jupp appears to be Warden, Treasurer, and Secretary. Perhaps some of our Scottish readers know the orphanage and will give us their opinion as to whether these complaints have substance in them.

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"Sanitas"

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"Sanitas Pastilles," 1/- Tins.
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—GORDON STABLES, C.M., M.D., R.N.

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JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

The Sale World.

That mystic spirit which governs January sales seems this year to have taken a turn in the direction of common-sense, and is catering for the average woman who does not usually dress in bargains, instead of only for the "sale" woman with a "sale face" and "sale" tastes. It is quite time he did. I have often wondered who the being was who bought remnants of Paisley silk, and bits of satin-striped yellow crépon, and two and a quarter yards of brown satin ribbon; also where those bits of Paisley silk originally came from. That they eventually come out on a "simple life" hat on the sale woman's head, of course everybody knows. However, this winter there are fewer of these diseased-looking squares, and a great many really useful and pretty things to be had, such as even the bargain-hater might purchase without loss of self-respect. There are some charming evening frocks of nets, ninons, and so on, to be had ready to put on, from 27s. upwards; and there are the prettiest soft satin "shawl" opera cloaks, lined, and edged with metallic trimmings, from 30s.; while in one walk along Oxford Street, I noticed window after window full of pretty afternoon gowns in soft cloths and cashmeres, most daintily made and finished for the same price, and cut in that semi-Empire fashion of waist and skirt in one which fits most medium figures. Here is a chance for our girls, at all events. Fur stoles are just as reasonable in their degree, and some of the sale hats are delightful and not at all the rather knocked about sort of things. that one connects with the term "knocked down." The fact is, the sale woman herself is reforming as a class, and the shops have had to change with her. She no longer demands so much solid value for her money, but only counts that a bargain which is useful and smart, as well as cheap.

A Slump in Gallants.

A cry has gone up from the men under thirty that everybody calls "boys," because they are being driven, as lovers and heroes, from the stage, from novels, and, worst of all, from real life by the men of forty-five and upwards. It is only too true that they have been thus ousted, and that the fault isn't altogether theirs. For it is too bad to tell these "boys" *en masse* that the reason is their own conceit. I, for one, don't think they are so very conceited; in fact, I think they are often far from happy under a manner which they intend to be arch and *debonnaire*, or coldly cynical, as the case may be, and cruel females go and say they are egotists, and turn to forty-five, who *has* got a sense of humour. But the real key to the problem is, after all, so simple that some men never find it at all. It is this: A woman only cares supremely for a man who cares supremely for something else. Not some *one* else, but some thing, some big, interesting, absorbing thing outside himself. It may be a good thing or a bad thing, but it must be a big thing. Now these stage-lovers of forty-five are all absorbed, busy men of affairs, who have made, or are making, names, or aeroplanes, or continents, or something, and down falls the feminine heart in hero-worship.

Famous criminals, I venture to say, would, with one type of woman, have nearly the same chance. The thing is the man's absorption in it, not in philandering. Honestly, would anyone have adored Napoleon had he not desired to conquer Europe? Would the most beautiful woman in England have worshipped Nelson had he not set his own fiery heart on the submission of the ocean? It was not the egotism of Byron, or his loose ties, or his cynicisms that made him the king of many hearts: it was his fierce fight with society, his wrongs, and his songs. Now most middle-aged men have managed to get interested in, or bigoted about, something outside themselves, with these results. But young men, at all events of the leisured classes, are not very pre-occupied in anything, in a sense, not even in themselves. Even bigots are more interesting than "wasters." They do go for something. However, now that the "boys" are going for the men of forty, there you are!

Some Early Spring Hats.

How nice it is to see the very big, wide, flat hats, with extremely simple trimming, dominating the best milliners' showrooms and windows. After so many wild variations of the "pudding basin" and bee-hive, the pure, young-looking lines of the wide Reynolds sort of models are a great and charming relief. These large plain shapes, with their wide brims and fairly high and wide crowns, look extremely well with no more trimming than a broad band of rich iridescent embroidery of some dull rich shades, such as dark greens, or dim blues, taken round the crown, and the two ends simply crossed at the left side of the back, and stitched out flat on to the brim. The severity of this is, of course, made up for by the very careful and elaborate arrangement of the hair, which should "fluff" up well and almost formally against the plain brim as did the powdered wigs of the Georgian dames from whose portraits these austere hats are taken. For spring wear such hats will look very well trimmed with one of the long, large wings, which are so much more graceful in shape than the short, perky things one used to associate with the term. The bands for these hats supply a new opportunity for clever embroidery enthusiasts, for silks, jewels, and sequins may all be used in reason.

The reason that snowflakes melt

so quickly is because they are thin—and the warmth of the earth and air quickly "cooks" them. If snow fell in thick lumps it would take much longer to "cook" it.

Same way with Quaker Oats. Being milled in very thin flakes, Quaker Oats is quickly cooked all through. So different from thick, heavy, pasty porridge!

That's also the reason why Quaker Oats does not overheat the blood—flakes are so thin—starch completely cooked—porridge easily digested.

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Cook as Directed on Packet
40 PLATEFULS
COST SIXPENCE

21 JB

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BULL'S EYES.

NOTES OF INTERROGATION:—
Is "politeiciens" the correct pronunciation?
Won't it be Ire-land indeed if Home Rule is shelved?
Do they call him *Lloyd*-George Hamilton now?
Is *bread* really the dominant issue of the election?
Are the Tariff Reform journals all printed on English-made paper?
Is it true they don't want Money in North Paddington?
Doesn't Lloyd George wish he'd "gone for a soldier"?
Has G. R. Sims been forbidden to eat potatoes because he is getting too starchy?
Isn't Sir William Bull a man of "striking" abilities?
Did Maud Allan's stage costume get to America by letter-post?
Don't they pronounce it "Jibb" in East Marylebone?

John Burns says that his proudest day was when he once picked up Carlyle's hat. He may get someone's shoes yet.

At a County Council cookery centre a two-course dinner has been prepared for three-halfpence. Previously the dinners have been too coarse.

"The business of the artist or literary man is in suggestion," says H. G. Wells. Then the most "suggestive" evidently know their business.

According to the *Family Doctor*, "insufficient sleep is one of the crying evils of the day." And yet everyone is telling us to wake up.

Mr. Simpson-Hayward treated the African team to a lob-stir.

Sunday letters by telephone is the kind of Sunday service many will appreciate.

Heading: "Ghost at a Ball." Nothing new. Every dress has its shade.

A New Zealand journal thinks that any Government should keep its money "moving." But it might be in the cart.

Whilst waiting for change, a man seized two cash-boxes. He may get his change soon, and arrest.

The *Tatler* considers that New York will set the fashions next century. By that time we shall all be cut out.

A man has crossed the Atlantic over five hundred times. Some are sick of it first journey.

Headline: "Pensions' First Birthday." But up to now the revenue does not show many happy returns.

Someone has complained of "too much velvet" during the election. What about too little canvass?

The Labour Exchanges will be painted green. Rather a doubtful compliment.

Mr. Austen Chamberlain addressed a meeting in a skating rink. He was on slippery ground.

We read of May bees in January. But don't we indulge in them all the year round?

It is not surprising to hear that the new Savoy soprano met with a hearty reception.

Mr. Balfour addressed his supporters at a railway station. A new departure platform.

We read of a dog's birthday party with a dozen canine guests. It is rare to see so many wags together.

Will the new "breakfast trains" be known as feeding by tube?

Most of the raw material accounts are cooked.

The *Dreadnought* built for Brazil will be a hard nut to crack.

Mr. Rufus Isaacs lost his voice during the campaign. But he kept his seat.

The Labour Party sent their friends in Germany an Anglo-German Anthem. Will this improve the Concert of Europe?

The Suffragette in hiding at Brighton is said to have been betrayed by a sneeze. A-tishoo of fiction.

The Surrey Council suggests the starting of classes for caddies. We don't think anyone can teach the average caddy much.

We are told that Mr. Patten, the wheat king, "is to be nipped." In the ear?

A new serial, "The Sky-Man," sounds as though it will be somewhat over the heads of its readers.

Heading: "Mr. Asquith's address." Downing Street?

"Give us the man who sings at his work," is a *Daily Mirror* "Thought for To-day." We prefer the man who doesn't make a song about it.

"Greek Dynasty must Go," reads a headline. But the trouble is that it won't "go."

A French artilleryman, tried for deserting his regiment in order to serve his country in Morocco, has been acquitted. He got his deserts.

Sir Grey H. d'Estoteville Skipwith, Bart., has resigned his commission in the Warwickshire Yeomanry, but we understand the corps will not be disbanded.

Eckford's SWEET PEAS

The Finest Blooms in the World.

TO those who have pride in a beautiful garden the Sweet Pea needs no introduction, but to those who would avoid disappointment I give a word of advice. Be careful in the selection of seeds. Last year's crop was not over plentiful, and there is sure to be placed upon the market seeds that are absolutely valueless. My reputation for supplying prize-producing Sweet Pea seeds is the safest guarantee you have. If I cannot supply you with the best you can have none.

We are the largest retailers of Sweet Peas in the world, and genuine Eckford Seeds can only be obtained from WEM. The Trade are not supplied.

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JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write names and addresses upon the back of their work. The Editor can accept no responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. ALL MATTER SUBMITTED MUST BE ORIGINAL.

The EDITOR *can express no opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

OUR BUSINESS GOVERNMENT COMPETITION.—A fresh scrutiny is being made to check a few outstanding cases in which it is claimed that at least six correct predictions were sent in. Will readers interested kindly note?

A. B. (Kennington Park) is in a fix. He says if he votes for the Conservatives he will help to increase the price of food, but if he votes for the Liberals he will be keeping up the prices of tobacco and liquor. He will have to come and live in South Hackney and vote for us.

J. W. R. (Stoke Ferry) AND MANY OTHERS.—Douglas has now been arrested in connection with the alleged *Profit and Pleasure* frauds, and will doubtless have full opportunity of answering the charges we brought against him. Pending the decision of the case, we are, of course, bound to refrain from further comment.

"A LOVER OF FAIR PLAY AND JUSTICE" applauds our letter to Mr. Stephen Paget. Though not a Christian Scientist herself, she has met many who have been much happier, more kind and forgiving to their neighbours for having taken up the study of these doctrines.

E. E. D. (Bridlington) asks if it is not about time that we wrote "the naughty King of Spain another letter." But we do keep his letter box pretty busy.

"AN ABLE SEAMAN" (Devonport) says birching and caning were done away with in the Navy about six years ago.

"SULPHUR" (Harrogate) protests against the habit of hedge-creeping, and says it is very prevalent there. A friend of his recently had the pleasure of joining him in giving one of these sneaks a good hiding and ducking in the river. But the wretch has now got out of bed and is at the same game again.

"BULL PUP" (Bradford).—The International Correspondence Schools are certainly "of good standing," and we think you would be well satisfied with the instruction.

J. W. P. (Leytonstone) calls attention to discrepancies in tram fares between the Thatched House and Clapton.

W. C. (Bucks) complains that we do not advertise enough in villages, saying that everybody does not live in towns. No doubt, in time, we shall contrive to advertise in every corner of the three kingdoms.

H. C. G. (Liverpool) points out that the "Jackdaw of Rheims" was canonised under the name of Jim Crow. So Jim's future is assured.

"LIMEHOUSE" sends an angry tirade against Lloyd George, and makes the following metrical suggestion:—

He has taxed our food, our beer, and gin,
Our whisky, tobacco, and snuff,
If he will only tax the cat's-meat man,
He will soon have millions enough.

"WINKIE" (Clapham) is exercised about definitions of minerals, and says:—"The past legislation as to the meaning of fancy bread in an Act of George III. should act as a warning to the Chancellor." He considers common clay a vague term, because what is common to one county may not be common in another. He says that we are all common clay, but we invite him to speak for himself.

N. H. (London, S.W.) considers Mr. Lloyd George a receiver of stolen goods, but we are not convinced by the arguments with which this statement is backed up.

"DULWICH" (Transvaal) promises a warm welcome to Mrs. Pankhurst if she goes out there. We will see about Colonial branches of the League so soon as we are on our legs at home.

W. R. (Rochdale) begins his letter in a beautifully original way with the words "Please Sir." He says: "I write these few line to let you know whether you can tell me in the next week paper whether you can tell me whether is the prize tri Company is a fraud or not." We are really very sorry, but this is beyond us.

P. O. (Birmingham) says he knows nothing of the Scout propaganda, but he would rather see boys indulging in healthy exercises than crouching under the hedges playing Banker for money on Sundays. He seems to be hurt by our use of the phrase: "A bee in his bonnet," for he is unkind enough to say: "I hope a bee stings you so that it will make it impossible for you to sit in the editor's chair for a week." But we do not sit on our bonnet.

SARTOLIN.

New Remedy for CONSUMPTION & ASTHMA.

Write for Booklet, sent Post Free.

SARTOLIN, LTD., 20 & 21 HOLBORN, LONDON, W.C.

Consumption Can be Cured

AT LAST A REMEDY HAS BEEN FOUND THAT CURES CONSUMPTION.

Dr. P. Yonkerman, Discoverer of The New Cure for Consumption.

Marvellous as it may seem after centuries of failure, a remedy has been discovered that has cured the deadly Consumption even in the advanced stages of the disease. No one will longer doubt that Consumption can be cured after reading the proof of hundreds of cases cured by this wonderful discovery—some after change of climate and all other remedies tried had failed, and the cases had been pronounced hopeless of cure. This new remedy has also proved itself effective and speedy in curing Catarrh, Bronchitis, Asthma, and many serious throat and lung troubles. In order that all in need of this wonderful produce of science may test its efficacy for themselves, a company has been formed to give it to the world, and a Free Trial Treatment can be obtained by writing the Dr. P. Yonkerman Co., Ltd. (Dept. 119), 6, Bouverie Street, London, E.C., England. Send no money, simply mention this paper, and ask for the Free Trial Treatment. It will be sent you by return mail, carriage paid,

ABSOLUTELY FREE

Don't wait if you have any of the symptoms of Consumption, if you have Chronic Catarrh, Bronchitis, Asthma, pains in your chest, a cold on your lungs, or any throat or lung trouble, write to-day for a free trial treatment and book of instructions, and cure yourself before it is too late.

WE DELIVER our Perfected "CORONA-PHONE" and 6 Superb Records for 5/- and your promise of nine monthly payments of 5/- if you are entirely satisfied. This Splendid Disc Machine has all the latest perfections, and plays the finest records ever produced. Endless refined amusement and pleasure for all your family circle. Talking machine owners should send for our GREAT OFFER of DISC RECORDS on Easy Terms.

Catalogue Free.

All makes and prices sent on SEVEN DAYS APPROVAL

WE ASK FOR ONLY 5/-

G.G. GRAVES Ltd. SHEFFIELD

After Shaving.

ICILMA FLUOR CREAM is the only rational cream to use after shaving, because it is so soothing and comforting that it immediately removes any soreness and irritation which shaving is apt to cause. Used overnight, it makes the morning shave surprisingly easy.

Of all Chemists, 1/-. Send 2d. for sample to (Dept. 6) 14a Rosebery Avenue, LONDON, E.C.

Icilma Fluor Cream.

MONEY IN THE MAKING.

A Booklet showing how to deal in all Stock Exchange Securities.

Explaining How Sums of £5 and Upwards May Be Utilised to Bring in a Weekly Income.

Sent free on application to—

WILLIAM HARROLD & CO.

Stock, Share and Debenture Dealers,

Moorgate Chambers, Finsbury Pavement, London, E.C.

40% Higher Wages!

Would you like to increase your wages by nearly one half? Then read this:—

Student W. BETTS writes to the International Correspondence Schools:—"I have to thank you for your valuable Correspondence system of Technical Training, and for securing me a position with Messrs. Clayton & Shuttleworth, Ltd., Lincoln, at an increase of over 40% in my wages, although only a student for six months."

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An I.C.S. Course will lift you in your present work or secure you a more lucrative position. You simply study at home in your spare time—then get a better job. Over 120 different practical I.C.S. Courses. Send postcard and say which you would like to know about, free of charge. Let us refer you to successful students in your district.

International Correspondence Schools, Ltd.
Dept. 233.H, International Buildings, Kingsway, London, W.C.

To Lovers of Good Tobacco

One of these Blends will prove to be the very Blend you've sought.

"TWO HOURS" Mixture 5d. per oz.
Cool, Fragrant, and absolutely Pure.

"ALDERWOOD" Mixture 5½d. per oz.
In Three Strengths. Our Latest Success.

"LUNTIN" Mixture 6½d. per oz.
In Three Strengths.
The Blend that made us famous.

"MOUND" Mixture 1/4 per 2 ozs.
Blended from the finest leaf procurable.

All the Best Tobacconists supply the above, but should you have any difficulty, send stamps to the amount for Samples to the Manufacturers,

THOMSON and PORTEOUS, EDINBURGH.

BIRKBECK BANK

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts, repayable on demand.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK with full particulars, POST FREE.
C. F. RAVENSCROFT, Secretary

ROMANO'S

399, STRAND.

The Paradise of all good gourmets.

THE LOOP DEVELOPER

PRICE 12/6

(BLAKOE'S PATENT)

THE OPEN ROAD to HEALTH & STRENGTH

Set your feet firmly and straightly along this road by five minutes' daily use of the "Loop Developer."

It makes the sick man—healthy: the weak man—strong: the strong man—stronger. No overstrain is possible, for the principle of the "Loop" is the principle of resistance—the method of development endorsed by the medical profession.

Made of the finest plated spring steel. In three strengths—Invalids', Family, and Athletes'. Of sports' and men's outfitters, chemists, etc. Price 12/6, or post free 6d. extra.

THE BUSY MAN'S DEVELOPER.—By one movement of the Loop a busy man in all his clothes can cause one half of his muscular system to resist the effort of the other half.

If good health is of some moment to you, send for booklet, "Health with Strength," post free, on request.

LOOP DEVELOPER CO.
(Dept. 46),
Kirkstall Road, LEEDS.

ASTHMA SUFFERERS.

Instant Relief in Asthma, Bronchitis, Croup, and Whooping Cough by the use of Potter's Asthma Cure, in 1/- Tins. Sold everywhere. For FREE SAMPLE send post card to POTTER & CLARKE, LTD., Artillery Lane, London, E. Mention this Magazine.

Instant Relief.

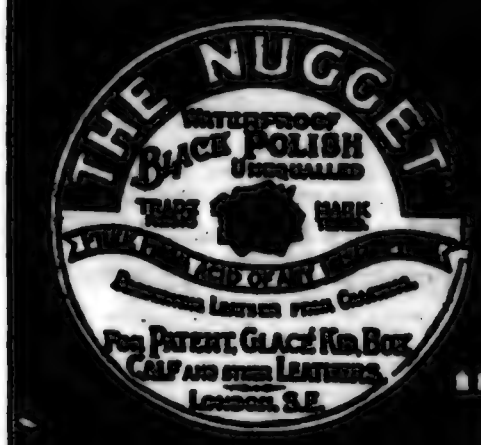
LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY.

CHIEF OFFICE—ST. ANDREW STREET, LONDON, E.C.

Claims Paid Exceed	£7,000,000
Invested Funds	£8,500,000
Cash Bonuses Paid	£287,000

LIFE, ENDOWMENT AND JOINT-LIFE ASSURANCES AT POPULAR RATES. WORLD-WIDE POLICIES.

ARTHUR HENRY, Secretary.



USE "NUGGET"

POLISHES BLACK AND BROWN

"DOUBLE the LIFE of your BOOTS"

W. E. W. (London, E.C.) writes: "The majority of places in this country where the Yankee flag is displayed are patronised mostly by Englishmen on pleasure or business. Why don't they keep away if it is an ugly and offensive emblem?" But why should they be subjected to annoyance, and be confronted with the alternative of abandoning pleasure or business?

A. R. H. says no one has stolen his peaches, for the very good reason that he never possessed any. He also denies that Eve stole apples, and says "she was dismissed for eating," but that seems to be a distinction without a difference.

W. M. (Liverpool) says the men working in the dry docks in Liverpool receive no additional pay for overtime. They complain that the Liverpool papers will not listen to them, and their petitions to the Mersey Docks and Harbour Board are in vain.

R. W. (Reading) is a tobacconist and newsagent, and considering that a man who supplied him with papers was overcharging him, he withdrew part of his order. This so enraged the man that he refused to supply him with Sunday papers, and this was a serious matter, as the man possessed a monopoly of Sunday supply. Our friend had to buy them at full price for his customers until he could arrange for a direct supply from London. Then the man threatened to deprive him of his evening papers. It appears that others have had trouble with this would-be monopolist who certainly has very un-English notions of doing business.

J. C. N. (Old Trafford).—You are mistaken in regard to the competition to which you refer. Competitors are asked to send in their coupons before the closing date, and they are adjudicated upon as they arrive.

"BULLET" (London, S.W.), who prefers to remain anonymous, writes: "As a constant reader of your rotten paper, I am disgusted with your silly rubbish." He or she has actually taken the trouble to write each letter of every word in imitation of print lest, peradventure, we should trace the handwriting. "Bullet" evidently belongs to the dum-dum variety.

"INQUIS" (Ilford) asks about Edgar Spencer and Co., portrait painters, Ashlea Studios, 156, Wellington Road, Eccles, Manchester, who profess to enlarge photographs.

A. R. A. (Balham).—We have read your poem, and quote the first four lines:—

"Ye fragment portions of magestic cliffs,
Whose brow aloft in fearful grandeur towers,
Pure in its whiteness, save where touched with smiles,
'Gainst the great canopy of Heaven."

Milton, Byron and Shakespeare never managed anything like that between them.

J. M. W. (Lancaster) complains about Oldham Infirmary, and says the nurses do not respect the matron. But, before criticising, we should have to hear the matron's opinion of the nurses.

D. P. (Oxford).—Certainly soldiers are eligible for the John Bull League. The more fighters, the better.

F. G. A. (Sheffield).—We have not yet seen our way to re-insert the advertisement of W. Crosbie, late of Broad Street House.

W. F. (Teddington) wants to know what is the difference between the wealth of the Rothschilds now and at the time when they took advantage of our victory at Waterloo. That is a difficult problem in compound interest.

F. L. (Hants) wants to know whether Joseph Chamberlain held any shares in Kynochs at the time of the South African war, apart from any shares held by his wife or family. This is raking up ancient history, and at an inappropriate time. All the same, we believe the answer to be in the negative.

F. T. N. (Brockley) writes: "I think it quite possible for the average housewife to be able to give away every day a quart of good, hot soup and some bread at twelve or one o'clock, without in any way inconveniencing herself or her household." We do not quite understand how this can be done "without costing a red cent," but when next we are hungry we will run down to Brockley and ask for a pint.

A. L. G. (London, W.C.) says that bishops are not, in common with the wealthy classes, a prolific section of the community, and that the birth-rate in Mayfair is only one-third of that of England and Wales. Well?

S. W. H. (Hull).—Sorry your friends do not like the "Puritan Pig-tub" and the "Prurient Pigs," but we can't write everything ourselves.

X. Y. Z.—The salary of Mr. John Burns, as President of the Local Government Board, is £2,000 a year—and he earns it.

THE secretary of the National Union of Gas Workers and General Labourers points out, apropos the suggestion of one of our readers that there should be a trade union for workers on the Steam Fishing Company, his union is open to such workers, and that it includes a large number of them. He has already secured for them many important concessions.

"DOUBTFUL" (Walthamstow) inquires whether the Metropolitan and Provincial Association Children's Home and Free Meals, Spital Square, is sound, and whether the money collected by the persons who attend race meetings, public houses, etc., gets to the poor children. We need only say that to distribute, in 1907, £439 in charity cost the society £374.

A CORRESPONDENT sends us correspondence that has passed between himself and Arthur Burgess, of Kirby, in connection with a football competition, which satisfies us that our correspondent is entitled to a sum of £2, which he is unable to obtain.

We regret we are obliged to hold over a large number of replies.)

CANCER
CURED AT HOME

without Operation, absolutely and permanently. Purely herbal. Thousands of testimonials. Booklet "Cancer and its Cure" sent free.—STROOPAL, 83, Windsor Lodge, Hartfield Road, Wimbledon, London, S.W.

INDIGESTION
MEANS:—

TORTURING PAIN CHRONIC WEARINESS
WRETCHED DAYS WAKEFUL NIGHTS

It means being "done up," "played out," "good for nothing," all the day and every day. It means starved blood, starved muscles, a starved body and a starved brain; in short, it means ruined health and a broken-down system, unless you root it out without delay.

MOTHER SEIGEL'S SYRUP

Mother Seigel's Syrup is the standard remedy for indigestion, biliousness, constipation, and all diseases arising from a disordered condition of the stomach, liver and bowels. Made from the extracts of roots, barks and leaves which exert a remarkable curative and tonic effect on the stomach, liver and bowels, it has no equal as a digestive tonic and stomachic remedy.

GIVES
STRENGTH TO THE WEAK, ENERGY TO THE LANGUID,
COMFORT TO THE DYSPEPTIC,
GOOD DIGESTION TO ALL

MOLASSINE
DOG AND PUPPY CAKES

are composed of the purest ingredients only. Owing to the antiseptic properties of the foods of which the Cakes are compounded, they aid digestion, keep dogs' skins and coats in good condition, eradicating internal worms and parasites, and preventing unpleasant odours.
Sold by Grocers, Corn Merchants, and
THE MOLASSINE CO., LTD.,
213, Tunnel Avenue, Greenwich, S.E.

In districts where these Cakes are not stocked by Dealers we pay carriage to consumers on quantities of 28lb. and upwards. Send for Samples.

KEEP ALL DOGS HEALTHY.

FINANCIAL SUCCESS.
"THE LAW OF FINANCIAL SUCCESS"
tells you in plain English how to make money and secure financial independence. It contains positive rules and instructions for every man and woman desirous of bettering their financial condition. The low price is but a fraction of its real value. Over 100,000 copies have already been sold. The book will be mailed post-paid promptly upon receipt of 6d.
6D.
SEND FOR IT TO-DAY.
The Fiduciary Co., 26, Century House, Queen Victoria St., London, E.C.

MONEY
ALL ENTITLED ON DEATH OF FRIENDS to
MONEY or PROPERTY, LEGACIES, LIFE INCOMES, under WILLS or SETTLEMENTS.
ADVANCES from Trust Fund. Rates: £100 to £5000 at 5, £1,000 to £2,000 at 4½, £10,000 at 4 PER CENT. PER ANNUM. 5 to 20 years. Rapid completion. Ladies, Country, Urgent and Large Loans Special. Loans paid off. Only one guarantor. ADVANCES ARRANGED IN ALL PARTS OF THE KINGDOM. LIST OF SECURITIES WITH PROSPECTUS POST FREE. Interview as to £ (Please call or Write) or write. All letters answered.
J. FAWCETT & CO., 109, CHEAPSIDE, CITY, LONDON (Private).

LIPTON'S COCOA

The Most Nutritious.

Think for a moment of the real advantage of obtaining your Cocoa from a firm of world-wide repute, sole proprietors of Cocoa Estates, possessing the most recent and complete installation of Cocoa machinery, a firm whose unique position makes it possible for them to sell the very Finest Quality Cocoa at a price only half the usual charge for high-grade Cocoa.

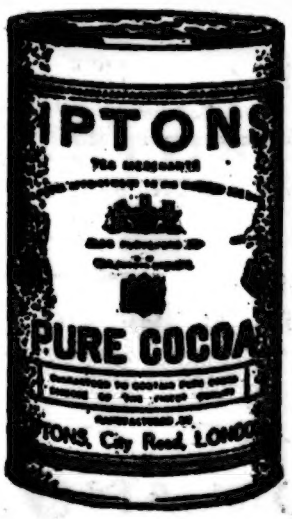
Such a firm is LIPTON'S. They alone occupy the positions of GROWERS, MANUFACTURERS and RETAILERS, a combination which assures the Public

FINEST QUALITY,

ONE PROFIT, and

ONE PRICE,

PER 1/6 POUND.



which is within the reach of all.

ON SALE EVERYWHERE

LIPTON LTD.,

Cocoa Planters, Ceylon

THE TURKISH BATH MAN TALKS.

Entirely on Prejudice.

The world is full of quacks who claim to cure this and that. People try them and waste their time and money. And they waste their hope, too. When I advertise I say I have a thing which does make for health and cure certain evils, these people, who have been led to hope before, and have spent their money on such vain hopes, say that I am another quack promising much doing nothing but take the money. That's prejudice. I think I could remove your prejudice. You would find first that I sincerely believe what I say. Secondly, you would find that what I say is sane, reasonable, practical. Thirdly, I could give you proof. I abhor quackery.

This is what I say. Turkish Baths are good for men and women—good in health, better in illness. This is how they act in Rheumatism, Gout, Sciatica and Lumbago. There are certain wastes, acids, poisons—call them what you like—in the blood. These acids crystallise, work into the joints, and cause pain. In a proper state of health the body would eliminate them, largely through the pores of the skin. Does your prejudice prove that this is wrong, untrue, or unreasonable?

Again, I say the Turkish Bath cures by simply aiding nature. It causes free perspiration. Perspiration cleanses the blood by opening the pores and hastening elimination. Pure blood is health, and blood purified of uric acid means a body cured of Rheumatism, Gout, Sciatica, Lumbago. This is true whatever your prejudice may make you think.

Now, my Gem Turkish Bath is a simple, inexpensive cabinet, complete for 30s. You sit in it. You heat the air inside by a stove which I have specially designed. The air confined within heats up steadily to a high temperature. You begin to perspire. The skin begins to discharge the tiny clots of dirts which choke the pores. The pores begin to do their real work—to allow the heat to sweat disease from the system through thousands of tiny channels. *Nature is then curing the body of disease in its own way.* Can you—you who are prejudiced—deny this?

If you take one treatment in my Cabinet, if you go in with Rheumatic pain, you will be easier and more comfortable when you come out. Don't mistake me—I don't say that chronic rheumatism is going to leave you then and there. If you repeat the treatment for another day, you will be better still. I have known sufferers use the bath daily for a month, and then, by taking a bath one a week, kept themselves free of Rheumatism, Sciatica, Gout, or Lumbago afterwards.

You say cynically, "Yes, sir; that's what you say." You do not believe me? Because I want you to pay for this bath, buy it, use it, get well, I do not tell the truth? Is that what prejudice means? Well, you do not know me—you have a right to take this attitude. This is my answer—it is an answer you cannot doubt. Send me a cheque post dated ten days. I will send a bath by return. Use it seven days. Use it according to instructions. See whether it does what I say. If it does not satisfy you, stop your cheque, pack up the bath, and send it back.

Now, prejudice apart, will you investigate? At least, do not shelve the matter, but let me send you, post free, my 100-page booklet on the Hot Air Treatment at home.

THE GEM N SUPPLIES CO., LTD.,

22, Pear Tree St., Goswell Road, London, E.C.

Enclosed find Money Order value 30s., for which send me one 30s. No. 1 Standard Bath Cabinet. This Money Order is sent on the understanding that I am at liberty to return the Cabinet within the next ten days and my Money Order will be returned.

NAME .....

ADDRESS .....

RACING NOTES.

By W. LOTINGA.
("*Larry Lynx*" *of* THE PEOPLE, *and* "*Magpie*" *of* THE GLOBE.)

Sportsmen's New Craze.

Nowadays, whatever becomes a success is so instantly (as was the case with Newbury as a race meeting); and the rinking craze is so great and so certain to last, anyhow for two or three years, until something better comes along to create a public furore, that Holland Park, the most up-to-date of all rinks, and first opened, has hit it luckily from its night of inception. It is really wonderful what a great body of school children, in following one another, the British public really is, but everything is in favour of—and there is literally nothing against—skating either as an amusement or for health.

Prophetic.

The racing army in a body like to go to Newbury—and for many reasons to Lingfield. Both this week present very tempting racing programmes with winners on paper literally "sticking out." Presumably some of the "best things" will have been successful by to-day (Thursday), when, however, we are left with the obvious necessity of backing the unlucky

WHITEFRIARS,

who will not have Misere, Briery, or Oilskin to tackle in the Maiden Four-year-old Plate. The grey's belated success should now come, although he, too, may wait for Lingfield, where these comments will apply equally.

Mr. A. Stedall—as Hurst Park again showed—deliberately opposes Nightingall's other patrons, and it may be he can accentuate the downing of Vodki with

GREATOR

in the Weyhill Handicap. I adhere to the latter, however, as a real stayer, so much needed at Newbury, where, moreover, he is assured of a more strongly run race than was the case when he had to make his own running to be beaten for speed by Briery at Hurst Park.

Now that Oilskin is penalised 10lb., I have a very emphatic idea that ASHCOT—whom I noted running well at Kempton on his *début*—will win the Berkshire Maiden Plate, for Mr. Aubrey Hastings likes to score at Newbury—and usually does so with anything that Wroughton particularly fancies. RED CLOUD is in everywhere just now, and is too good-looking not to win a race. Have a little on him each way wherever he runs, for the price will be long and the prospect great.

Next week, as Shady Girl does not run at Nottingham, the handicap there is, I think, reasonably "good" for

RATHVALE,

who was always one of the handsomest 'chasers in training, and made a very big show until it was clear that nothing could beat Springbok at Newbury in December.

WILLIAM FARRER,
Turf Accountant and Commission Agent,
GLASGOW and AMSTERDAM, HOLLAND.
No Limit. No Commission.
NO FOOTBALL BUSINESS UNDERTAKEN.
Rules on Receipt of 1d. postcard to AMSTERDAM HOLLAND.

CURED HIS RUPTURE.
NO FURTHER USE FOR TRUSSES.

Mr. Ralph Rawlinson, Woodacre Cottage, Barnacre, Garstang, suffered severely from Rupture, was soundly cured at the age of 60 years, and has no further use for trusses. This case is one of the many thousands who have entirely dispensed with a truss after using the Rice Method of curing Rupture. Rupture is more than an annoying trouble, it is a danger to your physical and sexual welfare. It has ruined the prospects of hundreds of men, women and children, and will sooner or later cause you serious trouble unless you have it cured. For the immediate relief of all ruptured people a sample treatment and complete detail will be sent free (sealed and post paid) to all who write at once. This is a thoroughly tried method that has cured every kind and condition of rupture in men, women and children, the labouring man as well as the gentleman of leisure, at home, without pain, danger, or loss of time, and at a small cost. A cure will mean freedom from suffering and years of comfort added to the length of your life.

Mr. R. RAWLINSON.

We have just issued a very valuable treatise on Rupture, which will enable any sufferer to know as much about the true nature of Rupture as any Doctor. It also explains fully the process of cure, and will show you just what to do to be cured. We want to place a copy in the hands of every ruptured person, for the great benefit we know it will be to them. Do not fail to write at once for the sample treatment and this valuable book, and learn all about this Godsend to the Ruptured. Tell your friends about it also, that they, too, may send for a copy. Address WM. S. RICE, Ltd. (B 1,270), 8 & 9, STONECUTTER STREET, LONDON, E.C.

FOOTBALL FOOTBALL
BERT FRY,
FLUSHING, HOLLAND.
MEMBER OF TATTERSALL'S and Principal Clubs.
Absolutely every match in the 1st, 2nd and Southern Leagues given to choose from.

"The Scout" says:

I put these amounts on with Bert Fry, of Flushing, Holland, who is a member of Tattersall's and who pays if he loses. Fortunately, I have evidence that he does.

On placing the first four in either the Grand National or the Lincolnshire, Mr. Fry offers £500 to 1s.; and it is to be won. Difficult, yes, but the odds laid are 10,000 to 1, and six selections for 5s.

NO CONNECTION WITH ANY PERSON TRADING UNDER SIMILAR NAME

Open Lists on — FIRST DIVISION, SECOND DIVISION SOUTHERN LEAGUE FIRST SCOTTISH LEAGUE AND FOOTBALL ANNUAL, Free on receipt of address. POSTCARD 1d.

£1,000 to £1 OR 1,000/- to 1/-

Our Bankers are— London & South Western— Vauxhall Branch. London & Westminster— Westminster Branch. Wibaut & Co., Flushing.

£1,000 Prize. FREE POSTAGE. FREE POSTAGE. FREE POSTAGE.

Interesting Competition open to Clients.

No Entrance Fee.

THE OLDEST ESTABLISHED & LARGEST FOOTBALL ACCOUNTANTS IN THE WORLD

W & A. DEW FLUSHING. HOLLAND.

Football

GEORGE WHITE,

MIDDELBURG, HOLLAND.

The most up-to-date Turf and Football Accountant in the Kingdom.

BEST TERMS ON MARKET.

Write for weekly Football Coupons.

FREE POSTAGE.

FREE POSTAGE.

Send Postcard (id.) at once.

HONOURABLE DEALINGS.

Do Business with the man who always pays and whose advertisements are inserted in almost every newspaper in the United Kingdom.

BANKERS.—De Kanter and Herdijk's Bank, Middelburg, Holland.

I have no connection with any other firm trading under a similar name.

GEORGE WHITE,

MIDDELBURG, HOLLAND.

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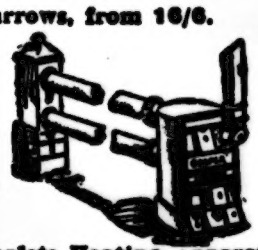

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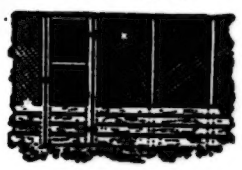

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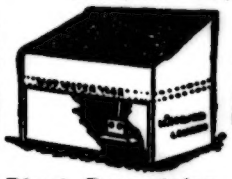

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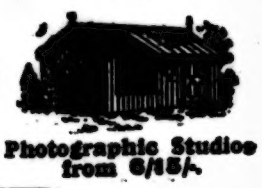

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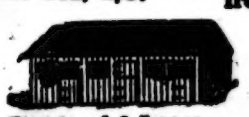

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